



Teacher Retirement System of Texas 2016 Member Satisfaction Survey



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TABLE OF CONTENTS

I. INTRODUCTION	1
II. METHODOLOGY.....	1
Population.....	1
Instrument	2
Data Collection	2
Sample	2
Weighting Method.....	4
Analysis by Demographic Groups	4
Report Format.....	4
III. SAMPLE CHARACTERISTICS.....	5
IV. FINDINGS	6
TRS Benefit Counselors	6
TRS Telephone Counseling Center.....	10
Written Requests for Information.....	17
Automated Telephone System.....	19
Internet.....	23
Benefit Payments	51
TRS-Care and TRS-ActiveCare	61
Long-Term Care	80
Publications.....	83
TRS Benefits Handbook.....	83
TRS News	88
TRS Benefits.....	92
State and Federal Developments relating to Pension Plans	93
Health Care Coverage	94
TRS Investments	96
Retirement Planning and Contemporary Retirement Issues	97
Annual Statement of Account – Active Member.....	98
Other Publications – Retired Members	103
Other Publications – Active Members	106

Other Communications	110
V. CONCLUSIONS	133
Appendix A: Survey Instruments	136

LIST OF FIGURES

Figure 1: Met with TRS Benefit Counselor	6
Figure 2: Degree of Satisfaction with the Service Received	7
Figure 3: Attended Community Meeting, Group Benefits Seminar or Report Card Tour in Past 12 Months	8
Figure 4: Degree of Satisfaction with Information Received.....	9
Figure 5: Called 'TRS' Toll-Free Telephone Counseling Center in Past 12 Months.....	10
Figure 6: Ease of Reaching a Representative in the Telephone Counseling Center.....	11
Figure 7: Courteousness of Representative in the Telephone Counseling Center	11
Figure 8: Satisfaction with the Service Received.....	12
Figure 9: Asked TRS to Send Material through the Mail.....	13
Figure 10: Response Time in Receiving Requested Materials.....	16
Figure 11: Mailed Any Written Requests in Past 12 Months	17
Figure 12: Response Time in Receiving Written Requests.....	18
Figure 13: Satisfaction with the Service Received.....	18
Figure 14: Aware of Automated Telephone System	19
Figure 15: How Often Called the Automated Telephone System	20
Figure 16: Automated Telephone System Easy to Use.....	21
Figure 17: Satisfaction with the Service Received.....	21
Figure 18: Information on Automated Telephone System Understandable	22
Figure 19: Access to the Internet	23
Figure 20: Aware of TRS Website.....	28
Figure 21: Frequency of Visits to TRS Website.....	29
Figure 22: TRS Website Easy to Use.....	30
Figure 23: Satisfaction with the Information from TRS Website	30
Figure 24: Visited <i>MyTRS</i>	31
Figure 25: Frequency of Visits to <i>MyTRS</i>	35
Figure 26: Aware of <i>MyTRS</i> Email Subscription Service	37

Figure 27: Signed Up for <i>MyTRS</i> Email Subscriptions.....	39
Figure 28: Would Consider Receiving TRS Information via Email.....	40
Figure 29: Likelihood of Using Internet to Access Account Information.....	41
Figure 30: Aware that TRS Website Featured Benefit Videos.....	44
Figure 31: Viewed Videos on the TRS Website.....	46
Figure 32: Satisfaction with Videos Watched.....	46
Figure 33: Reason for Not Viewing Videos on the TRS Website.....	47
Figure 34: Ever Requested an Estimate of Retirement or Death Benefits	51
Figure 35: Satisfaction with the Timeliness of Estimate.....	53
Figure 36: Ease of Understanding the Estimate	54
Figure 37: Satisfaction with the Accuracy of the Estimate.....	55
Figure 38: Submitted an Application to TRS for Retirement in Past Two Years.....	55
Figure 39: Timeliness of the Response to TRS Application for Retirement (Retired)	58
Figure 40: Accuracy of the Response (Retired).....	58
Figure 41: Ever Received a Bill from TRS.....	59
Figure 42: Satisfaction with the Timeliness of the Billing	60
Figure 43: Satisfaction with the Accuracy of the Billing.....	60
Figure 44: Covered by TRS-Care or TRS-ActiveCare Plan.....	61
Figure 45: Clarity of TRS-ActiveCare Enrollment Guide (Active)	64
Figure 46: Have TRS-Care Plan 1, 2 or 3.....	65
Figure 47: Enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 (Active).....	66
Figure 48: Satisfaction with Insurance Company Claim Services.....	68
Figure 49: Satisfaction with the Timeliness of the Response.....	69
Figure 50: Satisfaction with the Accuracy of the Response	70
Figure 51: Satisfaction with Prescription Service through Health Plan.....	70
Figure 52: Satisfaction with Timeliness of Prescription Home Delivery Service.....	71
Figure 53: Satisfaction with the Accuracy of the Home Delivered Prescription	72
Figure 54: Satisfaction with Caremark Retail Pharmacy Network	72
Figure 55: Satisfaction with Services Received from TRS-Care Staff in Austin (Retired).....	73
Figure 56: Satisfaction with Services Received from TRS-ActiveCare Staff	73
Figure 57: Satisfaction with Service from TRS-Care Aetna Claim Office	74
Figure 58: Satisfaction with Service from Aetna Office	74
Figure 59: Satisfaction with Services from Express Scripts Service Center.....	75

Figure 60: Satisfaction with Services from Caremark Customer Service	75
Figure 61: Enrolled in TRS-ActiveCare HMO	76
Figure 62: Satisfaction with Services when Calling HMO Customer Service Office	76
Figure 63: Overall Satisfaction with TRS-Care and TRS-ActiveCare Services.....	77
Figure 64: Satisfaction with TRS-Care Plan Design and Benefits (Retired)	78
Figure 65: Satisfaction with Benefits under TRS-ActiveCare	78
Figure 66: Satisfaction with Information on TRS-ActiveCare Website	79
Figure 67: Enrolled in Genworth Group Long-Term Care Program Offered by TRS	80
Figure 68: Examined a Genworth Long-Term Care Program Enrollment Kit	80
Figure 69: Aware of TRS Benefits Handbook	83
Figure 70: Read TRS Benefits Handbook.....	83
Figure 71: Information in the <i>TRS Benefits Handbook</i> is Clear.....	85
Figure 72: Information in the <i>TRS Benefits Handbook</i> Was Easy to Use.....	86
Figure 73: Usefulness of <i>TRS Benefits Handbook</i>	87
Figure 74: Aware of <i>TRS News</i>	88
Figure 75: Read <i>TRS News</i>	88
Figure 76: Clarity of Information in <i>TRS News</i>	89
Figure 77: Usefulness of <i>TRS Newsletter</i>	90
Figure 78: Aware of the Annual Statement of Account	98
Figure 79: Consistency of Statement Information	100
Figure 80: Clarity of Statement Information	100
Figure 81: Usefulness of the Statement Information	101
Figure 82: Frequency of Reading TRS Information Brochures	106
Figure 83: Accuracy of the Information Brochures	108
Figure 84: Usefulness of the Brochure Information	108
Figure 85: Clarity of the Brochure Information.....	109
Figure 86: Require TRS Information in Different Languages	129
Figure 87: Physically Able to Read TRS Publications	129
Figure 88: Alternative Format of TRS Publication Most Likely to Use.....	130
Figure 89: Visited TRS Administrative Offices in Austin in Past 12 Months	131
Figure 90: Ever Filed a Complaint Regarding TRS (Retired and Active)	132
Figure 91: Overall Satisfaction with TRS' Member Services (Retired and Active).....	132

LIST OF TABLES

Table 1: Distribution of Demographic Characteristics in the TRS Population	1
Table 2: Distribution of Demographic Characteristics in the TRS Sample.....	3
Table 3: Distribution of Demographic Characteristics in the TRS Respondents.....	4
Table 4: Sample Characteristics of Retired Members (Weighted).....	5
Table 5: Sample Characteristics for Active Members (Weighted).....	5
Table 6: Met with TRS Benefit Counselor (Retired)	6
Table 7: Met with TRS Benefit Counselor (Active)	7
Table 8: Knowledge and Courtesy of Counselor Contacted.....	7
Table 9: Attended a Community Meeting, Group Benefit Seminar, or Report Card Tour (Retired Member)	8
Table 10: Attended a Community Meeting, Group Benefit Seminar, or Report Card Tour (Active Member).....	9
Table 11: Called TRS' Toll-Free Telephone Counseling Center in Past 12 Months by Selected Demographics (Retired Member)	10
Table 12: Called TRS' Toll-Free Telephone Counseling Center in Past 12 Months by Selected Demographics (Active Member).....	10
Table 13: Asked TRS to Send Material through the Mail in Past 12 Months by Selected Demographics (Retired Member)	13
Table 14: Asked TRS to Send Material through the Mail in Past 12 Months by Selected Demographics (Active Member).....	15
Table 15: Mailed Any Written Requests in Past 12 Months by Selected Demographics (Retired Member)	17
Table 16: Aware of Automated Telephone System by Selected Demographics (Retired Member)	19
Table 17: Aware of Automated Telephone System by Selected Demographics (Active Member).....	20
Table 18: Access to Internet by Selected Demographics (Retired Member).....	23
Table 19: Access to Internet by Selected Demographics (Active Member)	24
Table 20: Use of Internet Devices	24
Table 21: Internet Device Used Most Often.....	25
Table 22: Use of Internet Devices – Smartphone by Selected Demographics (Retired and Active).....	25
Table 23: Internet Device Used Most Often by Selected Demographics (Active Member).....	26
Table 24: Internet Device Used Most Often by Selected Demographics (Active Member).....	27
Table 25: Awareness of TRS Website by Age of Respondent (Active Member).....	28
Table 26: Frequency of Visits to TRS Website by Selected Demographics (Active Member)	29
Table 27: Visited <i>MyTRS</i> by Selected Demographics (Retired Member).....	32

Table 28: Visited <i>MyTRS</i> by Selected Demographics (Active Member)	34
Table 29A: Why Did You Visit <i>MyTRS</i> ? (Retired)	35
Table 29B: Why Did You Visit <i>MyTRS</i> ? (Active).....	36
Table 30: If You Have Not Visited <i>MyTRS</i> , Why Not?	36
Table 31: Aware of <i>MyTRS</i> Email Subscriptions by Selected Demographics (Active Member)	38
Table 32: Signed up for <i>MyTRS</i> Email Subscriptions by Selected Demographics (Retired Member)	39
Table 33: Would Consider Receiving TRS Information via Email by Selected Demographics (Retired and Active Member)	40
Table 34: Reason for Not Considering Receiving TRS Information via Email.....	41
Table 35: Likelihood of Using Internet to Access Account Information by Selected Demographics (Retired Member)	43
Table 36: Aware that TRS Website Features Benefit Videos by Selected Demographics (Active Member).....	45
Table 37: Likelihood of Obtaining TRS-Related Information through Social Media.....	48
Table 38: Likelihood of Using Social Media: Facebook by Selected Demographics (Retired Member)	49
Table 39: Likelihood of Using Social Media: YouTube by Selected Demographics (Active Member).....	49
Table 40: Likelihood of Using Social Media: LinkedIn by Selected Demographics (Active Member) ...	50
Table 41: Aware of TRS on Social Media Outlets.....	50
Table 42: Ever Requested an Estimate of Retirement Benefits by Selected Demographics (Active Member).....	52
Table 43: Submitted an Application to TRS for Retirement in Past Two Years by Selected Demographics (Retired Member)	57
Table 44: Ever Received a Bill from TRS by Age (Active and Retired Member).....	59
Table 45: Covered by TRS-Care by Selected Demographics (Retired Member)	62
Table 46: Covered by TRS-ActiveCare by Selected Demographics (Active Member)	63
Table 47: Reason Did Not Enroll in TRS-ActiveCare.....	64
Table 48: Have Standard TRS-Care Plan 1, 2 or 3, or Medicare Advantage TRS-Care 2 or 3 by Selected Demographics (Retired Member).....	65
Table 49: Enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 by Selected Demographics (Active Member).....	67
Table 50: Overall Satisfaction with TRS-ActiveCare or TRS Care Services by Selected Demographics	77
Table 51: Satisfaction with Benefits under TRS-ActiveCare by Selected Demographics (Active Member).....	79

Table 52: Examined a Genworth Group Long-Term Care Program Enrollment Kit by Selected Demographics (Retired Member)	81
Table 53: Examined a Genworth Group Long-Term Care Program Enrollment Kit by Selected Demographics (Active Member)	81
Table 54: Reasons Not Enrolled in Long-Term Care Insurance through TRS	81
Table 55: Reasons Enrollment Kit Was Not Requested	82
Table 56: Read <i>TRS Benefits Handbook</i> by Selected Demographics (Active Member)	84
Table 57: Most Likely Reason to Refer to the <i>TRS Benefits Handbook</i>	84
Table 58: Method of Viewing Latest <i>TRS Benefits Handbook</i>	85
Table 59: Information in the <i>TRS Benefits Handbook</i> is Clear by Selected Demographics (Retired Member)	86
Table 60: Read <i>TRS News</i> by Selected Demographics (Active Member)	89
Table 61: Information in the <i>TRS News</i> is Useful by Selected Demographics (Active Member)	90
Table 62: Degree of Interest in Reading Different Areas in <i>TRS News</i>	91
Table 63: Degree of Interest in Reading Different Areas in <i>TRS News</i> : Retirement Benefits from TRS by Selected Demographics (Retired Member)	92
Table 64: Degree of Interest in Reading Different Areas in <i>TRS News</i> : Retirement Benefits from TRS by Selected Demographics (Active Member)	92
Table 65: Degree of Interest in Reading Different Areas in <i>TRS News</i> : State and Federal Developments Relating to Pension Plans by Selected Demographics (Active Member)	93
Table 66: Degree of Interest in Reading Different Areas in <i>TRS News</i> : Health Care Coverage by Selected Demographics (Retired Member)	94
Table 67: Degree of Interest in Reading Different Areas in <i>TRS News</i> : Health Care Coverage by Selected Demographics (Active Member)	95
Table 68: Degree of Interest in Reading Different Areas in <i>TRS News</i> : TRS Investments by Selected Demographics (Retired Member)	96
Table 69: Degree of Interest in Reading Different Areas in <i>TRS News</i> : Retirement Planning and Contemporary Retirement Issues by Selected Demographics (Retired Member)	97
Table 70: Degree of Interest in Reading Different Areas in <i>TRS News</i> : Retirement Planning and Contemporary Retirement Issues by Selected Demographics (Active Member)	97
Table 71: Aware of the Annual Statement of Account by Selected Demographics (Active Member)	99
Table 72: Importance of Information Types Included in the Annual Statement	102
Table 73: Importance of Information Types Included in the Annual Statement: Include Name of Current Beneficiary by Selected Demographics (Active Member)	102
Table 74: Frequency of Reading TRS Publications (Retired Member)	103
Table 75: Frequency of Reading TRS Publications: Information Brochures on TRS Programs/Services by Selected Demographics (Retired Member)	103

Table 76: Frequency of Reading TRS Publications: TRS-Care Benefits Booklet by Selected Demographics (Retired Member)	104
Table 77: Publications Read: Information Brochures on TRS Programs/Services by Selected Demographics (Retired Member)	104
Table 78: Accuracy of Publications Read (Retired Member)	104
Table 79: Usefulness of Publications Read (Retired Member)	104
Table 80: Clarity of Publications Read (Retired Member)	105
Table 81: Read Information Brochures on TRS Programs and Services by Selected Demographics (Active Member)	107
Table 82: Likelihood of Using Methods for Obtaining Information	110
Table 83: Likelihood of Using Methods for Obtaining Information: Refer to the <i>TRS Benefits Handbook</i> or TRS Brochure Describing a Benefit by Selected Demographics (Retired Member)	112
Table 84: Likelihood of Using Methods for Obtaining Information: Refer to the <i>TRS Benefits Handbook</i> or TRS Brochure Describing a Benefit by Selected Demographics (Active Member)	112
Table 85: Likelihood of Using Methods for Obtaining Information: Call the Toll-Free Number and Use the Automated Telephone System by Selected Demographics (Retired Member)	113
Table 86: Likelihood of Using Methods for Obtaining Information: Call the Toll-Free Number and Use the Automated Telephone System by Selected Demographics (Active Member)	113
Table 87: Likelihood of Using Methods for Obtaining Information: Call Toll-Free TRS Telephone Number and Speak to a Counselor by Selected Demographics (Active Member)	113
Table 88: Likelihood of Using Methods for Obtaining Information: Call Toll-Free TRS Telephone Number and Use Automated Telephone System by Selected Demographics (Retired Member)	114
Table 89: Likelihood of Using Methods for Obtaining Information: Go to the TRS website by Selected Demographics (Retired Member)	114
Table 90: Likelihood of Using Methods for Obtaining Information: Go to the TRS website by Selected Demographics (Active Member)	114
Table 91: Likelihood of Using Methods for Obtaining Information: Register/Attend a TRS Group Benefit Presentation by Selected Demographics (Active Member)	116
Table 92: Likelihood of Using Methods for Obtaining Information: Send TRS an Email Message Requesting Information by Selected Demographics (Retired Member)	117
Table 93: Likelihood of Using Methods for Obtaining Information: Send TRS an Email Message Requesting Information by Selected Demographics (Active Member)	117
Table 94: Likelihood of Using Methods for Obtaining Information: Send TRS a Letter Requesting Information by Selected Demographics (Active Member)	117
Table 95: Likelihood of Using Methods for Obtaining Information: Go to the TRS Office to Speak with a Counselor by Selected Demographics (Active Member)	118
Table 96: Likelihood of Using Methods for Obtaining Information: Go to a Social Media Site by Selected Demographics (Active Member)	118

Table 98: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Correspond by Email with a TRS Counselor by Selected Demographics (Retired Member)	120
Table 99: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Correspond by Email with a TRS Counselor by Selected Demographics (Active Member)	120
Table 100: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit a TRS Office by Selected Demographics (Retired Member)	121
Table 101: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit a TRS Office by Selected Demographics (Active Member)	122
Table 102: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Live Text Chat with TRS Counselor by Selected Demographics (Retired Member)	123
Table 103: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Live Text Chat with TRS Counselor by Selected Demographics (Active Member)	124
Table 104: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit TRS Headquarters by Selected Demographics (Retired Member)	125
Table 105: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit TRS Headquarters by Selected Demographics (Active Member)	126
Table 106: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Live Video Chat with TRS Counselor by Selected Demographics (Retired Member)	127
Table 107: Likelihood of Using Methods for Discussing TRS Account Specific Benefits: Live Video Chat with TRS Counselor by Selected Demographics (Active Member)	128
Table 108: Ratings of Austin Office Attributes	131

I. INTRODUCTION

The Teacher Retirement System of Texas (TRS) Member Satisfaction Survey was designed to gauge levels of satisfaction with TRS services for active and retired members. Specifically, the survey assesses satisfaction with the following:

- Benefit counselors
- Telephone Counseling Center
- Written requests for information
- Automated Telephone System
- Internet services
- Benefit payments
- TRS-Care and TRS-ActiveCare
- Long-term care and Publications
- Account statements
- Facilities
- TRS overall.

Where applicable, survey responses were compared by member type (active v. retired), age, gender, and institutional type (public K-12 v. higher education).

II. METHODOLOGY

Population

The survey was designed to represent the population of all active and retired TRS members. This represents approximately 90 percent of members with the remaining 10 percent of membership either joining/leaving the system or changing employers at any given point in time. The population was stratified first by active and retired members. The population was further stratified by age, gender, and type of employer (see Table 1).

Table 1: Distribution of Demographic Characteristics in the TRS Population

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	22,862	41,626	58,777	195,654	318,919
37 to 45	16,589	28,114	41,806	154,695	241,204
46 to 51	10,063	17,590	27,512	102,064	157,229
52 and over	20,892	35,797	57,316	178,981	292,986
Total	70,406	123,127	185,411	631,394	1,010,338
Retired Members					
63 and under	3,090	6,557	13,772	50,687	74,106
64 to 69	4,518	9,366	19,781	68,331	101,996
70 to 74	3,078	5,954	13,812	42,236	65,080
75 and over	5,127	8,419	19,962	61,885	95,393
Total	15,813	30,296	67,327	223,139	336,575

Instrument

For purposes of comparison, the survey instrument was constructed using the 2014 Member Satisfaction survey. Additional questions were added or removed based on conversations between the Public Policy Research Institute (PPRI) and TRS staff with the goal of assuring coverage of key areas of concerns without adding to overall length of the survey. Final instruments for retired and active members are presented in Appendices A & B.

Data Collection

To maximize survey response, data were collected via an online web-based survey and telephone interviews. For respondents with an email address in the sample records, initial contact attempts were made via email. All potential respondents received an initial invitation to participate in the survey and at least three additional email contacts. Respondents with email addresses who did not respond via email were added to the telephone sample and additional contact efforts were made to obtain completed interviews by phone.

Telephone interviews were conducted by trained interviewers at the Public Policy Research Institute. Interviewers completed both a general training session in survey research methodology as well as training specific to the Teacher Retirement System survey. The project specific training included an overview of the background and goals of the TRS Customer Satisfaction Survey, common challenges in eliciting survey response in this specific survey, and frequently asked questions. All telephone interviewers practiced administering the questionnaire prior to live data collection.

All interviewing was conducted within the facilities of the Public Policy Research Institute at Texas A&M University. Experienced telephone supervisors monitored the interviews to assure survey quality and to address any questions or problems in survey administration. Potential respondents who indicated resistance to taking the survey over the phone were asked for the email address and were encouraged to take the survey online. Data for the retired members were collected between March 24 and April 18, 2016. Data for the active members were collected between March 17 and May 2, 2016.

Sample

The sample for the TRS Customer Satisfaction Survey was stratified to allow for statistically meaningful comparisons by member type, age, gender, and institutional type. This means potential respondents were selected randomly not from the entire population of TRS members but from within each of these subgroups. This allows us to better evaluate whether levels of satisfaction with TRS services differ by any of these characteristics. The initial sampling targets, outlined in Table 2, were constructed to assure final samples of at least 800 active and 400 retired TRS members and adequate sample by age group, gender, and institutional type.

Table 2: Distribution of Demographic Characteristics in the TRS Sample

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	1,500	1,500	800	800	4,600
37 to 45	800	800	800	800	3,200
46 to 51	1,500	1,500	800	800	4,600
52 and over	800	800	800	800	3,200
Total	4,600	4,600	3,200	3,200	15,600
Retired Members					
63 and under	250	250	250	250	1,000
64 to 69	250	250	250	250	1,000
70 to 74	250	250	250	250	1,000
75 and over	250	250	250	250	1,000
Total	1,000	1,000	1,000	1,000	4,000

Samples records included the names and addresses for all potential respondents, but were often missing contact information, include phone numbers or email addresses. Where contact information was missing, names and addresses were matched to existing databases to provide telephone numbers. This process is, at best, imperfect; meaning some records were not matched at all, while others matched only address or phone number but not both. The quality of the match often affects the likelihood of obtaining a completed interview. Of the 15,600 active member records sent to Marketing Systems Group, 12,179 were matched to a phone record. Of the 2,281 retired member records sent to Marketing Systems Group, 1,969 were matched to a phone record.

Overall, 2,262 records were entered into the calling sample for retired members. 1,768 records that contained an email address were first sent an email invitation to complete the survey via the internet. This number proved sufficient to complete 224 telephone interviews and 255 via the internet. For active members, a total of 9,607 records were entered into the calling sample and 5,218 records that contained an email address were sent an email invitation to complete the survey via the internet (see Table 2). This quantity yielded 190 completed telephone interviews and 638 via the internet. PPRI conducted a total of 1,307 interviews including 828 interviews with active members and 479 interviews with retired members. Four of the retiree interviews and one of the active interviews were conducted in Spanish. The distribution of interviews was controlled so that an adequate number from each demographic group could be included (see Table 3).

Table 3: Distribution of Demographic Characteristics in the TRS Respondents

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	23	27	32	31	113
37 to 45	49	45	20	24	138
46 to 51	61	59	92	75	287
52 and over	80	86	59	65	290
Total	213	217	203	195	828
Retired Members					
63 and under	36	30	38	28	132
64 to 69	36	34	35	31	136
70 to 74	31	25	30	31	117
75 and over	30	22	22	20	94
Total	133	111	125	110	479

In a purely random sample of TRS members, 828 completed interviews with active members would yield a margin of error of +/- 3.4 percentage points at the 95 percent confidence level, and 479 completed interviews with retired members would yield a margin of error of +/- 4.8 percentage. Since this is stratified sample, the margin of error for point estimates will be larger - approximately 5.1 percentage points for active members and 6.8 percent for retired members. This is a necessary tradeoff to assure adequate sample for statistically meaningful comparisons across subgroups.

Weighting Method

To assure the final data represent the population of active and retired members, final data are weighted to reflect population characteristics. The analyses that follow are based on weighted data which provide the best possible estimates of TRS customer satisfaction levels while also allowing subgroup analyses.

Analysis by Demographic Groups

Throughout the report, survey responses are examined across the following demographic categories: Age, Gender, and Institution type (higher education or public schools)

Tests of statistical significance are performed for each of these analyses. These tests indicate the probability that differences observed in the sample reflect real differences in the population. Unless otherwise noted, the results presented below are statistically significant, meaning that there is a relatively strong probability that the sample results reflect differences in the population.

Report Format

The remainder of the report is arranged in three sections. Section III provides the sample characteristics. Section IV presents the substantive findings for the questions tapping individual interactions and satisfaction with TRS services. Where active members and retired members are asked the same questions, findings are presented in the same format for easy comparison. Section V presents the conclusions of the study.

III. SAMPLE CHARACTERISTICS

Table 4: Sample Characteristics of Retired Members (Weighted)

Demographics	Percentage Responding (n=479)
Age of the respondent	
63 and under	19.5
64 to 69	26.0
70 to 74	19.3
75 and over	35.2
Type of institution	
Public Schools	86.7
Higher Education	13.3
Gender	
Male	21.9
Female	78.1

Table 5: Sample Characteristics for Active Members (Weighted)

Demographics	Percentage Responding (n=828)
Age of the respondent	
36 and under	46.1
37 to 45	28.5
46 to 51	8.9
52 and over	16.5
Type of institution	
Public Schools	82.0
Higher Education	18.0
Gender	
Male	25.1
Female	74.9

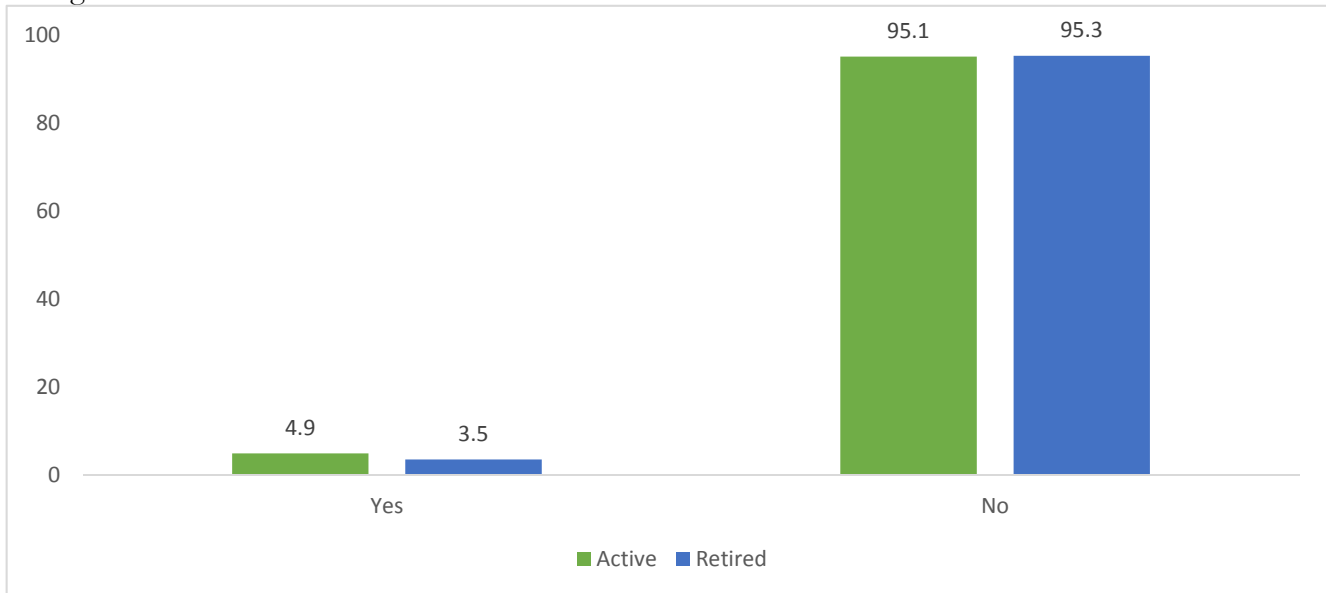
Retired and active member demographic characteristics in the weighted sample are presented in Tables 4 and 5, respectively. Since the characteristics were weighted to reflect proportions in the population, female respondents and respondents from public schools comprise a larger portion of each sample.

For the tables above and throughout the remainder of the report, frequencies may not sum to 100%. Unless explicitly noted, “don’t know” responses are not included in the charts and tables but are also not excluded as missing data. The percent of “don’t know” responses varies by question but is often between one and two percent. Even when “don’t know” responses are included, totals may sum to 99.9 percent or 100.1 percent due to rounding.

IV. FINDINGS

TRS Benefit Counselors

Figure 1: Met with TRS Benefit Counselor



N=828 for active members; N=479 for retired members.

Both the retired and active member surveys asked whether members had met with a TRS benefit counselor in Austin or another Texas city during the last twelve months. As shown in Figure 1, only 3.5 percent of retired members and 4.9 percent of the active members met with a TRS benefit counselor during this period.

Table 6: Met with TRS Benefit Counselor (Retired)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
63 and under	8.7	91.3
64 to 69	3.3	96.7
70 to 74	4.6	95.4
75 and over	0.1	96.5

3.4 percent of retirees 75 and over said they didn't know if they met with a counselor. $p=.085$.

Table 7: Met with TRS Benefit Counselor (Active)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
36 and under	3.3	96.7
37 to 45	7.3	92.7
46 to 51	2.6	96.7
52 and over	6.5	93.5

$p=.474$.

Figure 2: Degree of Satisfaction with the Service Received



$N=36$ for active members; $N=22$ for retired members.

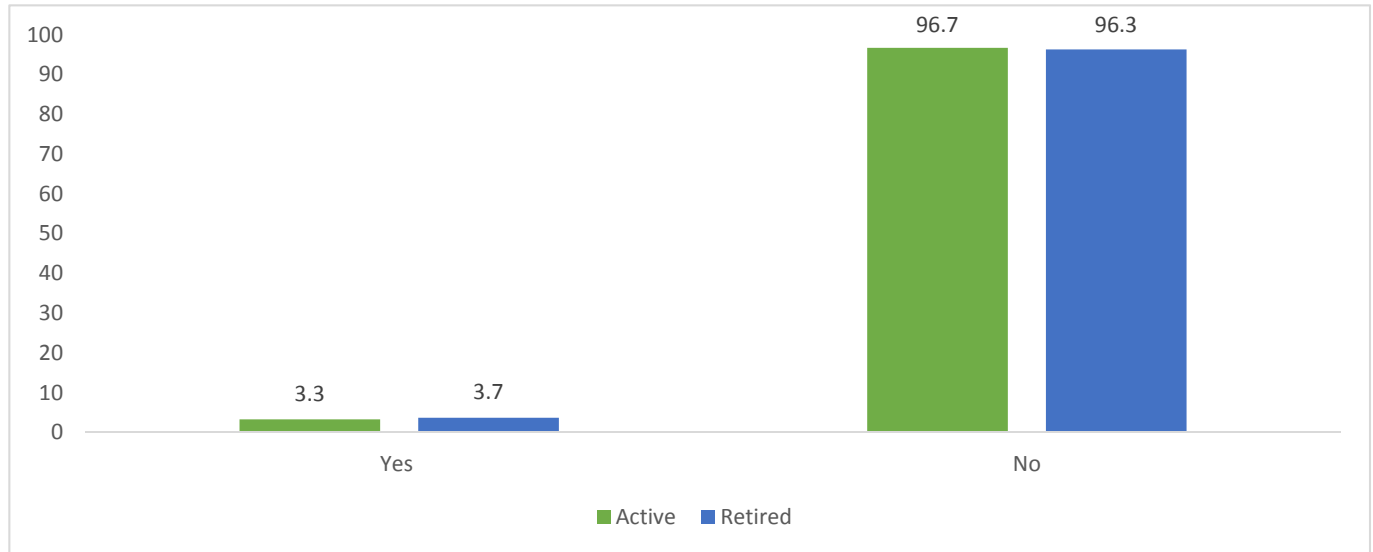
Members who had met a TRS benefit counselor during the last 12 months were asked how satisfied they were with the service received. Figure 2 shows that nearly 100.0 percent of retired members were either very satisfied (65.6 percent) or satisfied (34.3 percent) and 93.3 percent of active members were either very satisfied (44.1 percent) or satisfied (49.2 percent).

Table 8: Knowledge and Courtesy of Counselor Contacted

	Percent Responding	
	Yes	No
Retired Member		
Counselor knowledgeable (n=17)	96.8	3.2
Counselor courteous (n=17)	96.8	3.2
Active Member		
Counselor knowledgeable (n=42)	98.6	1.4
Counselor courteous (n=42)	99.3	0.7

Respondents were asked to report whether the counselor they met was knowledgeable and courteous. As shown in Table 8, 96.8 percent of the retired members and 98.6 percent of the active members reported that the TRS counselor with whom they met was knowledgeable. Similarly, 96.8 percent of retired members and 99.3 percent of active members reported that the TRS benefit counselor was courteous.

Figure 3: Attended Community Meeting, Group Benefits Seminar or Report Card Tour in Past 12 Months



N=479 for retired members; N=828 for active members.

Retired and active members were asked if, in the past 12 months, they had attended a community meeting, a group benefits seminar, or a Report Card Tour presented by a TRS representative. As shown in Figure 3, 3.7 percent of retired members and 3.3 percent of active member reported attending one of these events.

As shown in Table 9, the percentage of retired respondents who had attended a community meeting, group benefits seminar or report card tour varied by age, with those ages 63 and under reporting the highest percentage of attendance (5.6 percent). This percentage varied by age for active members (see Table 10).

Table 9: Attended a Community Meeting, Group Benefit Seminar, or Report Card Tour (Retired Member)

Demographics	Percentage Responding	
	Yes	No
Institutional Type		
Public Schools	4.2	95.8
Higher Education	0.8	99.2

p=.02;

Table 10: Attended a Community Meeting, Group Benefit Seminar, or Report Card Tour (Active Member)

Demographics	Percentage Responding	
	Yes	No
Institutional Type Public Schools	3.8	96.2
Higher Education	1.3	98.5

$p < .01$;

Figure 4: Degree of Satisfaction with Information Received

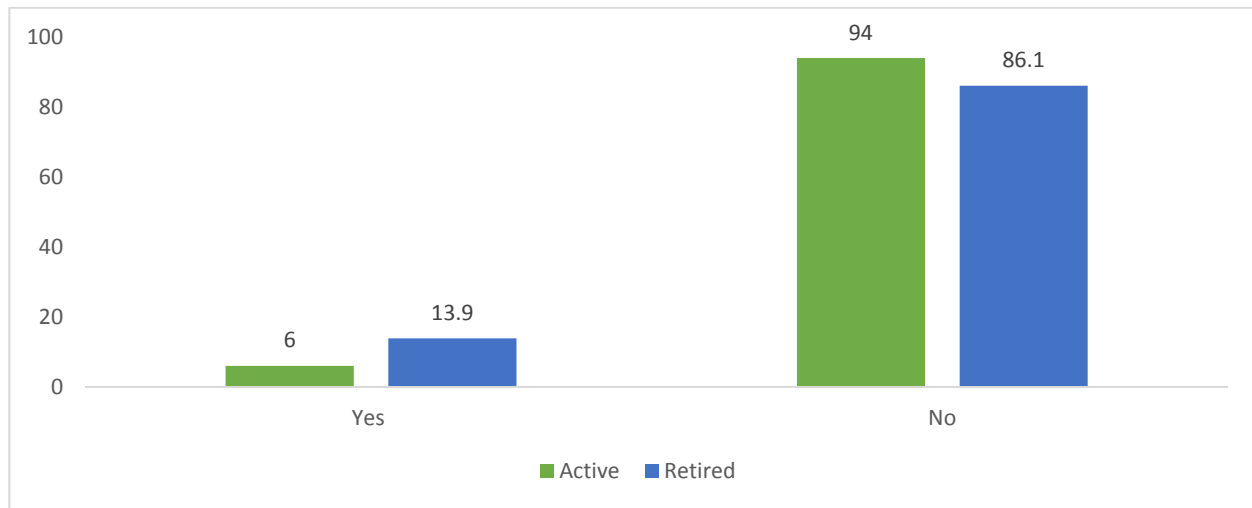


$N=13$ for retired members; $N=34$ for active members.

Members who had attended a community meeting, group benefit seminar or a Report Card Tour during the last 12 months were asked how satisfied they were with the information received. Figure 4 shows that 92.2 percent of retired members were either very satisfied (44.7 percent) or satisfied (47.5 percent) and 68.7 percent of active members were either very satisfied (17.6 percent) or satisfied (51.1 percent).

TRS Telephone Counseling Center

Figure 5: Called TRS' Toll-Free Telephone Counseling Center in Past 12 Months



N=479 for retired members; N=828 for active members.

Retired and active members were asked whether they had called TRS' toll-free Telephone Counseling Center in the last 12 months. Fourteen percent of retired members and 6.0 percent of active members reported that they called TRS' toll-free Telephone Counseling Center (see Figure 5). Table 11 shows that responses among retired members varied when segmented by age. The percentage who called the Telephone Counseling Center decreased as the age of the respondent increased. Active members age 52 and over reported the highest percentage of calling the Telephone Counseling Center in the past 12 months (see Table 12).

Table 11: Called TRS' Toll-Free Telephone Counseling Center in Past 12 Months by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
63 and under	31.9	68.1
64 to 69	15.3	84.7
70 to 74	6.5	93.5
75 and over	7.1	92.9

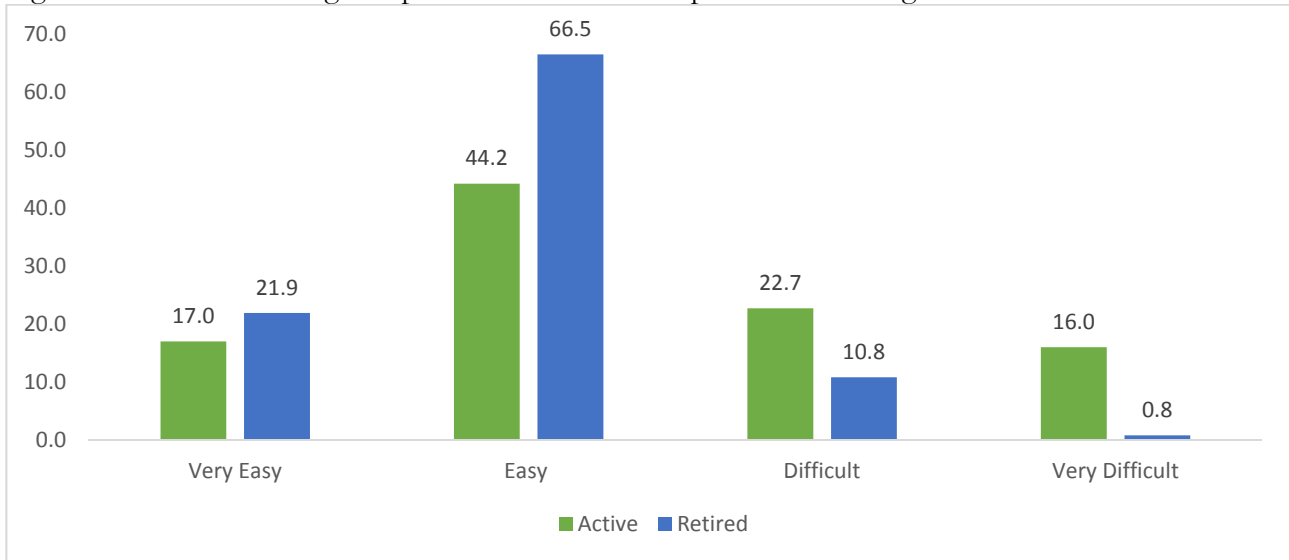
p<.01.

Table 12: Called TRS' Toll-Free Telephone Counseling Center in Past 12 Months by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
36 and under	4.7	95.2
37 to 45	2.1	97.9
46 to 51	4.6	95.4
52 and over	17.1	82.9

p<.01.

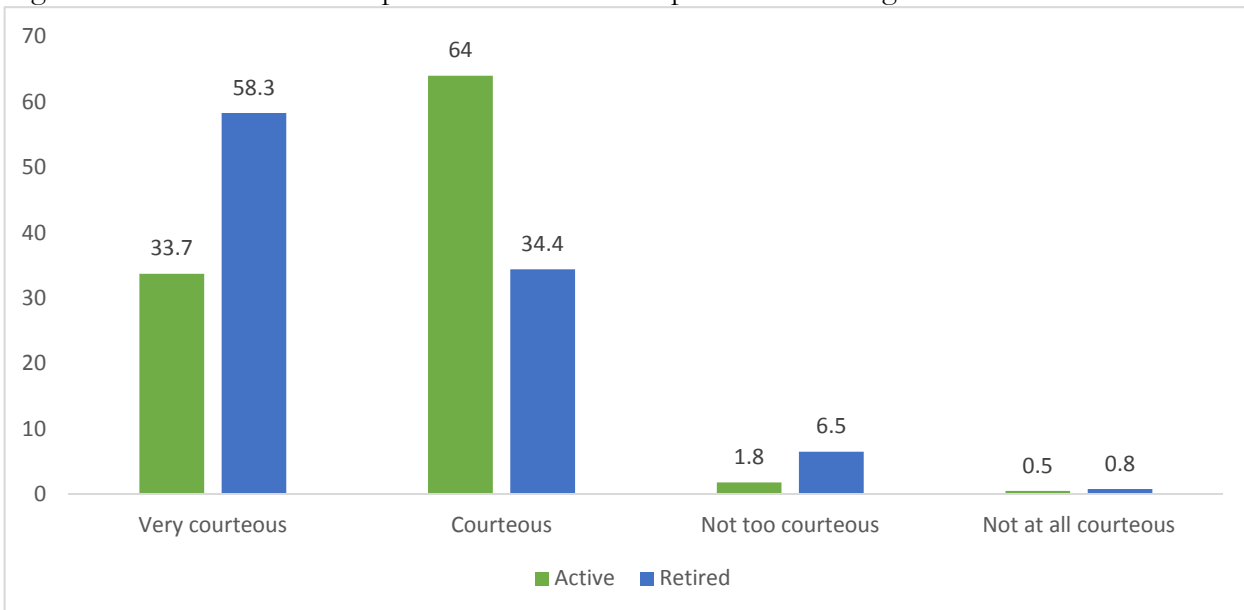
Figure 6: Ease of Reaching a Representative in the Telephone Counseling Center



N=72 for retired members; N=83 for active members;

Retired and active members who had called the TRS toll-free Telephone Counseling Center were asked how easy it was to reach a representative in the center. Figure 6 shows that a combined percentage of 88.4 percent of retired members (21.9 percent reported very easy and 66.5 percent reported easy) and 61.2 percent of active members (17.0 percent reported very easy and 44.2 percent reported easy) reported that reaching a representative at the Telephone Counseling Center was easy.

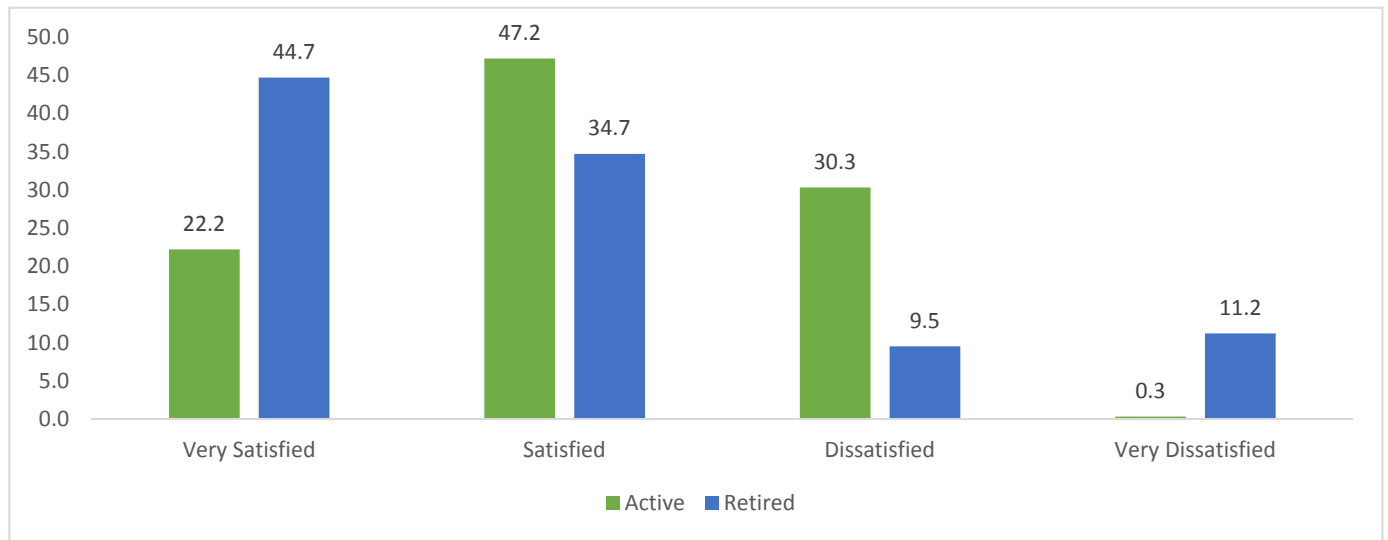
Figure 7: Courteousness of Representative in the Telephone Counseling Center



N=72 for retired members; N=83 for active members;

Both retired and active members who stated they called TRS' toll-free Telephone Counseling Center, were asked to rate the courtesy of the representative at the Telephone Counseling Center. Figure 7 shows that majority of the respondents reported that the representative was courteous. Ninety-three percent of retired members (58.3 percent reported very courteous and 34.4 percent reported courteous) and 97.7 percent of active members (33.7 percent reported very courteous and 64.0 percent reported courteous) reported the representative at the Telephone Counseling Center was courteous.

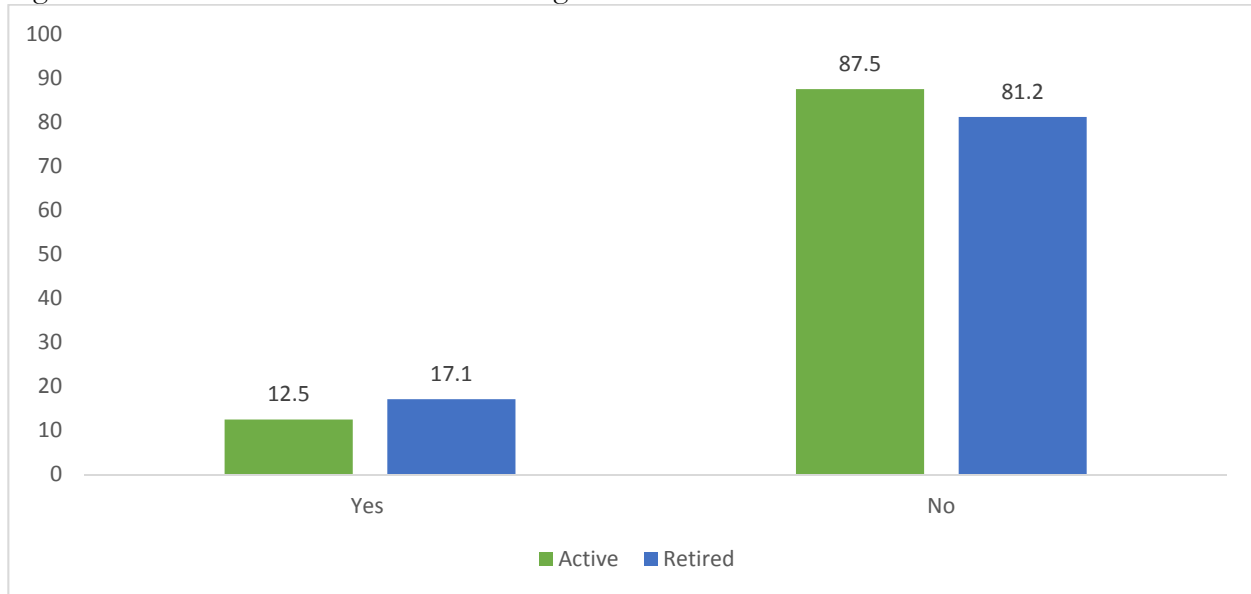
Figure 8: Satisfaction with the Service Received



N=72 for retired members; N=83 for active members;

Both retired and active members who had called TRS' toll-free Telephone Counseling Center were asked whether they were satisfied with the service received from the representative. Figure 8 shows that a combined percentage of 79.4 percent of retired members were either satisfied (44.7 percent) or very satisfied (34.7 percent) with the information received. Twenty-one percent of the retired members reported they were dissatisfied (9.5 percent) or very dissatisfied (11.2 percent) with the service they received. For active members, 69.4 percent were satisfied or very satisfied with the service they received (22.2 percent reported very satisfied and 47.2 percent reported satisfied). The combined percentage reporting dissatisfaction among active members was 30.6 percent.

Figure 9: Asked TRS to Send Material through the Mail



Retired and active members were asked whether they had asked TRS to send them any materials through the mail in the last 12 months. Seventeen percent of retired members and 12.5 percent of active members reported that they asked TRS to send them any materials through the mail (see Figure 9).

Retired respondents who asked TRS to send material through the mail was highest among respondents age 63 and under (see Table 13).

Table 13: Asked TRS to Send Material through the Mail in Past 12 Months by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
63 and under	34.4	64.5
64 to 69	18.4	81.6
70 to 74	10.8	97.1
75 and over	10.1	88.7

$p = .0137$;

Table 14 shows the percentage of active members who asked TRS to send them any materials through the mail in the last 12 months. Six percent of male active members who were age 36 and under from public schools, compared to 13.1 percent of similar female respondents, indicated that they asked TRS to send them any materials through the mail. Among higher education employees in this same age group, the percentages were 9.1 percent for male respondents and 10.5 percent for female respondents.

For male active members age 37 to 45 from public schools, 5.1 percent reported that they asked TRS to send them any materials through the mail in the last 12 months compared to 8.2 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 11.8 percent for male respondents and 6.5 percent for female respondents.

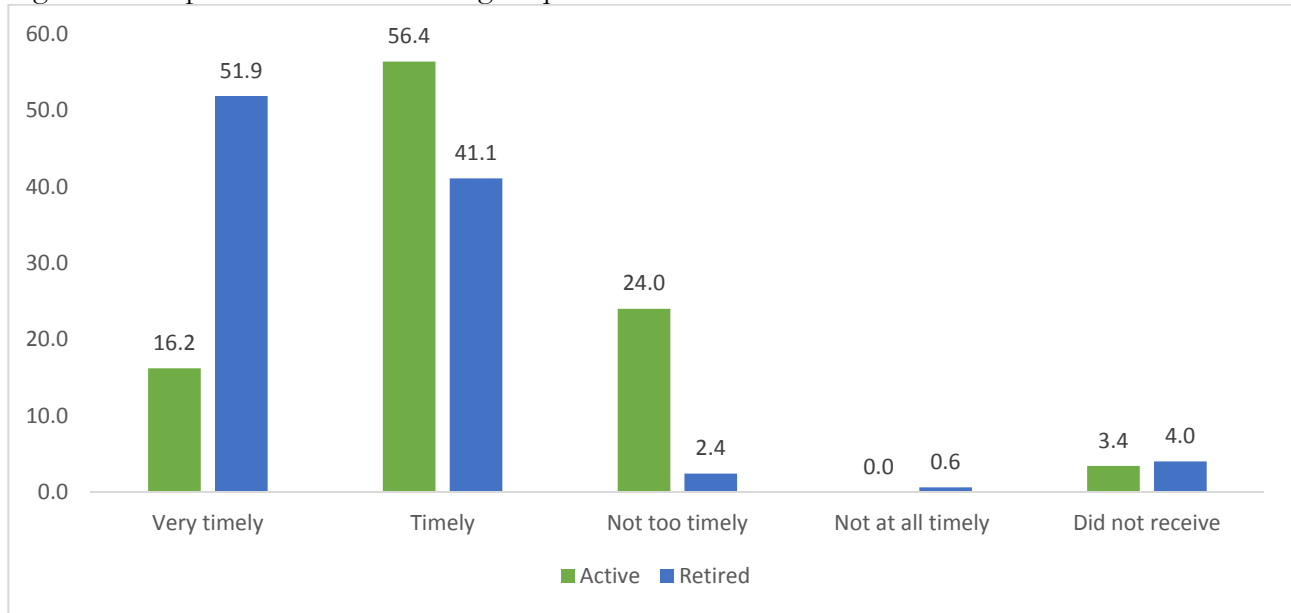
For male active respondents between ages 46 to 51 from public schools, the percentage that asked TRS to send them any materials through the mail in the last 12 months was 10.5 percent compared to 8.7 percent of the female respondents. Among higher education employees in the same age group, this percentage was 0.0 percent for male respondents and 16.7 percent for female respondents.

Twenty-three percent of the male active members from public schools age 52 and over, and 28.9 percent of similar female respondents reported that they asked TRS to send them any materials through the mail in the last 12 months. Among higher education respondents in the same age group, this percentage was 28.6 percent for male respondents and 20.0 percent for female respondents.

Table 14: Asked TRS to Send Material through the Mail in Past 12 Months by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	5.8	94.2
Female	13.1	86.9
Higher Education		
Male	9.1	90.9
Female	10.5	89.5
37 to 45		
Public Schools		
Male	5.1	94.9
Female	8.2	91.8
Higher Education		
Male	11.8	88.2
Female	6.5	93.5
46 to 51		
Public Schools		
Male	10.5	89.5
Female	8.7	91.3
Higher Education		
Male	0.0	100.0
Female	16.7	83.3
52 and over		
Public Schools		
Male	23.1	76.9
Female	28.9	71.1
Higher Education		
Male	28.6	71.4
Female	20.0	80.0

Figure 10: Response Time in Receiving Requested Materials



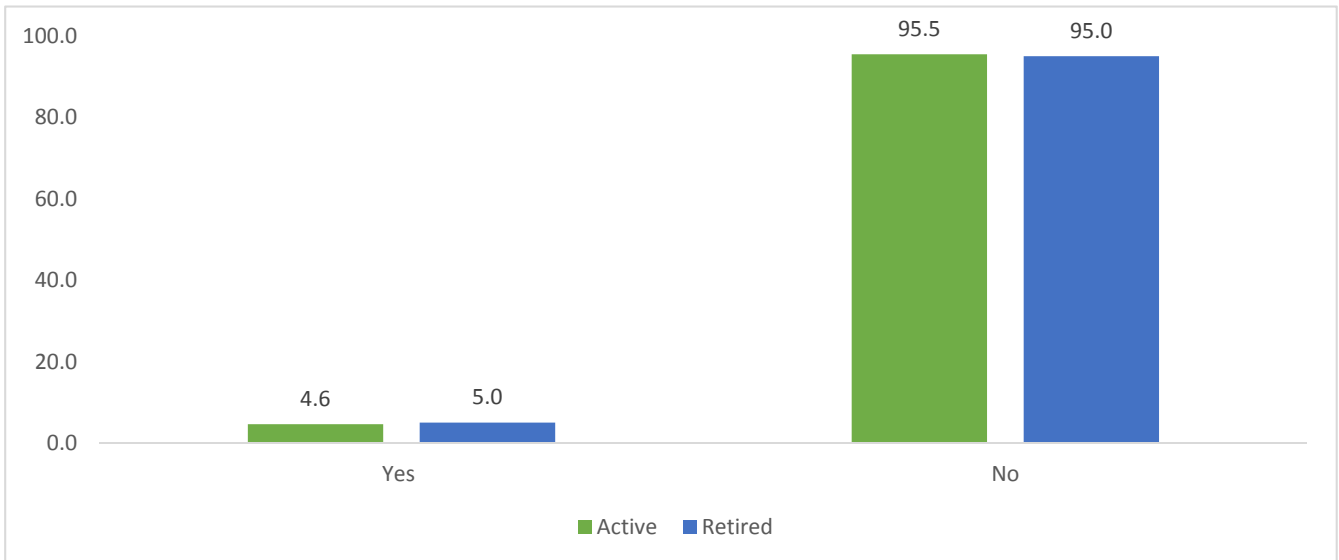
N=82 for retired members; N=151 for active members.

Members who had called TRS' toll-free Telephone Counseling Center and requested materials were asked whether they had received the requested materials in a timely manner. Figure 10 shows that, of those requesting materials, a majority (93.0 percent) of the retired members reported that they received the requested materials in a very timely or timely manner. For active members, the percentage of those reporting timely materials was 72.6 percent (16.2 percent reported very timely and 56.4 percent reported timely).

When asked if the materials they received included the information that they needed, 95.0 percent of the retired members and 87.7 percent of the active members reported that the materials did contain the needed information.

Written Requests for Information

Figure 11: Mailed Any Written Requests in Past 12 Months



N=479 for retired members; N=828 for active members.

Both retired and active members were asked whether they had mailed any written requests to TRS during the past 12 months. The percentage indicating they had mailed requests was 5.0 percent for retired members and 4.6 percent for active members. The vast majority of respondents (both retired and active members) reported that they never mailed any written requests (see Figure 11).

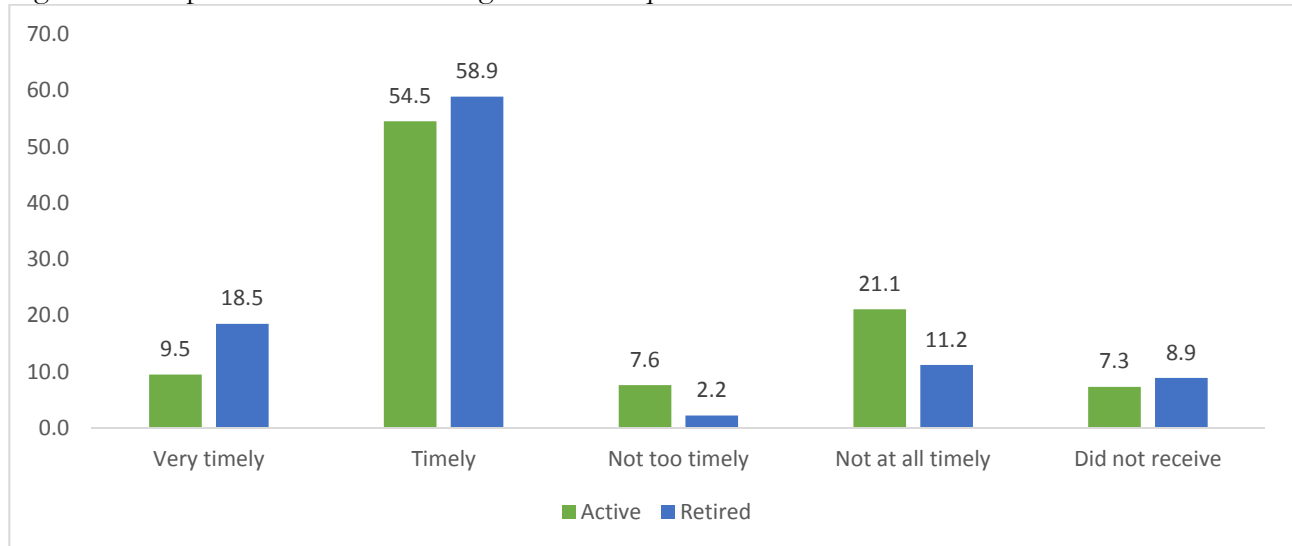
Table 15 shows that responses among retired members varied with age with younger retirees more likely to mail written requests.

Table 15: Mailed Any Written Requests in Past 12 Months by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
63 and under	13.8	86.2
64 to 69	1.0	96.8
70 to 74	4.5	95.5
75 and over	3.5	96.5

p=.051;

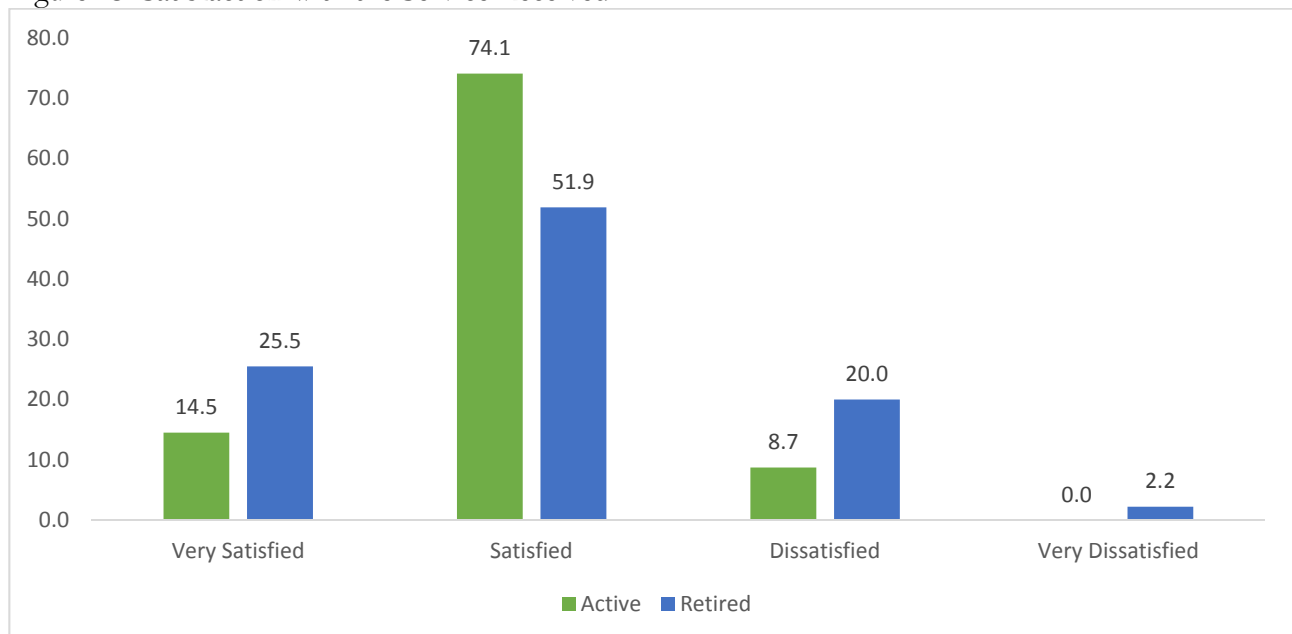
Figure 12: Response Time in Receiving Written Requests



N=32 for retired members; N=36 for active members.

Respondents who mailed written requests to TRS were asked if they received a response in a timely manner. The combined percentages of respondents who received a very timely or timely response were 77.4 percent for retired members and 64.0 percent for active members (see Figure 12). The combined percentages of respondents whose response was not too timely or not at all timely were 13.4 percent for retired and 28.7 percent for active members. Nine percent of retired members and 7.3 percent of active members reported that they never received a response.

Figure 13: Satisfaction with the Service Received

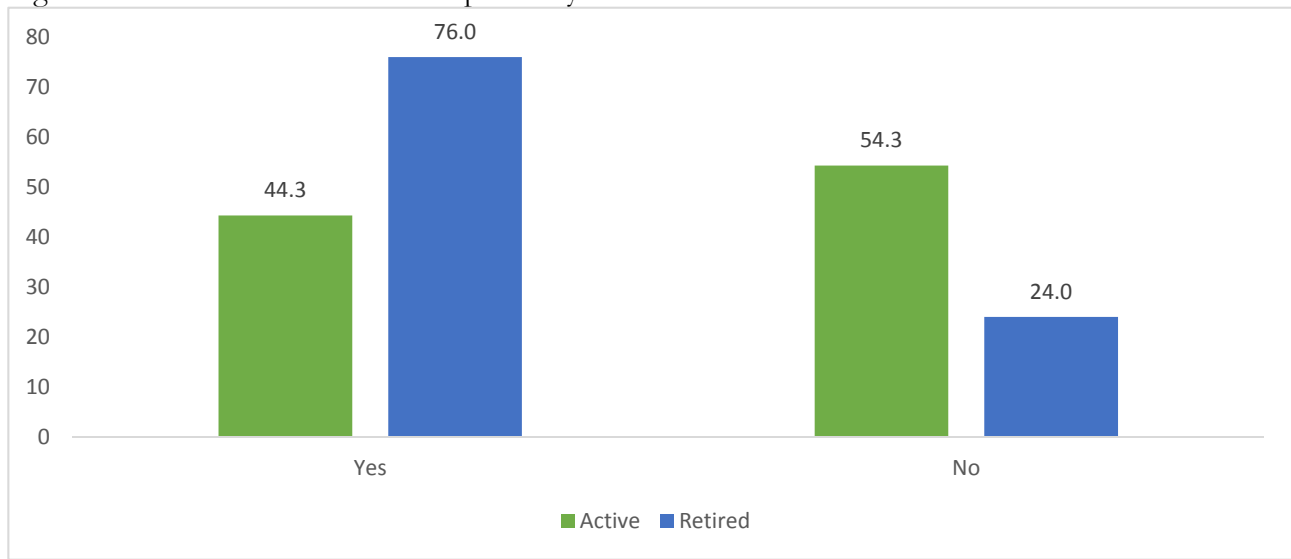


N=32 for retired members; N=36 for active members.

Respondents who mailed written requests to TRS were further asked if they were satisfied with the service received. The combined percentages of respondents who reported very satisfied or satisfied were 77.4 percent for retired members and 88.6 percent for active members (see Figure 13).

Automated Telephone System

Figure 14: Aware of Automated Telephone System



N=479 for retired members; N=828 for active members.

Respondents were asked if they were aware of the TRS Automated Telephone System. Figure 14 shows that 76.0 percent of the retired members and 44.3 percent of active members reported that they were aware of the Automated Telephone System.

Table 16 shows the percentage of retired members who were aware of the TRS Automated Telephone System decreased as the age of the respondent increased, though the patterns are not particularly strong or very clear. The percentage of active members who were aware of the TRS Automated Telephone System, in contrast, increased as age increased (see Table 17). Only 36.1 percent of active members 36 and under were aware of the automated phone service compared to 61.7 of active members 52 and older.

Table 16: Aware of Automated Telephone System by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
63 and under	75.1	25.0
64 to 69	86.9	13.1
70 to 74	69.6	29.2
75 and over	71.9	28.0

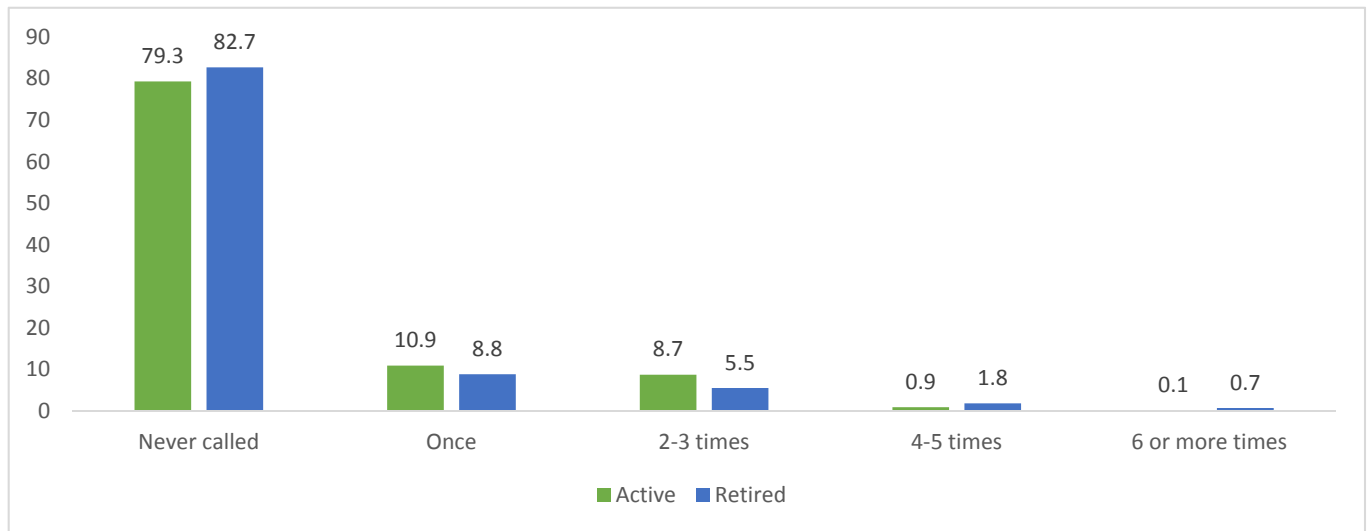
p=.137;

Table 17: Aware of Automated Telephone System by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
36 and under	36.1	61.8
37 to 45	45.8	54.2
46 to 51	49.4	50.6
52 and over	61.7	38.0

$p=.094$;

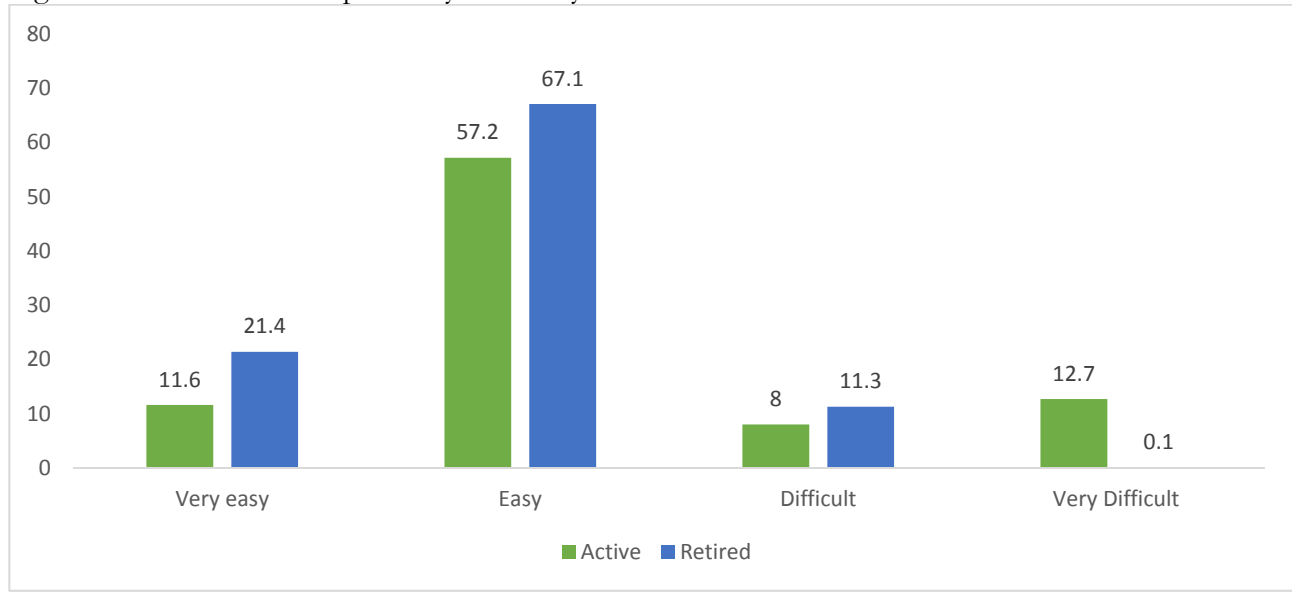
Figure 15: How Often Called the Automated Telephone System



$N=372$ for retired members; $N=432$ for active members.

Respondents (both retired and active members) who were aware of the Automated Telephone System were asked how often they had called it in the past 12 months. Figure 15 shows that 8.8 percent of retired members and 10.9 percent of active members called the Automated Telephone System once in the past 12 months. Eight percent of retired members and 9.7 percent of active members called the Automated Telephone System more than once in the past 12 months. Large majorities of the respondents reported that they were aware of the system but had never used it.

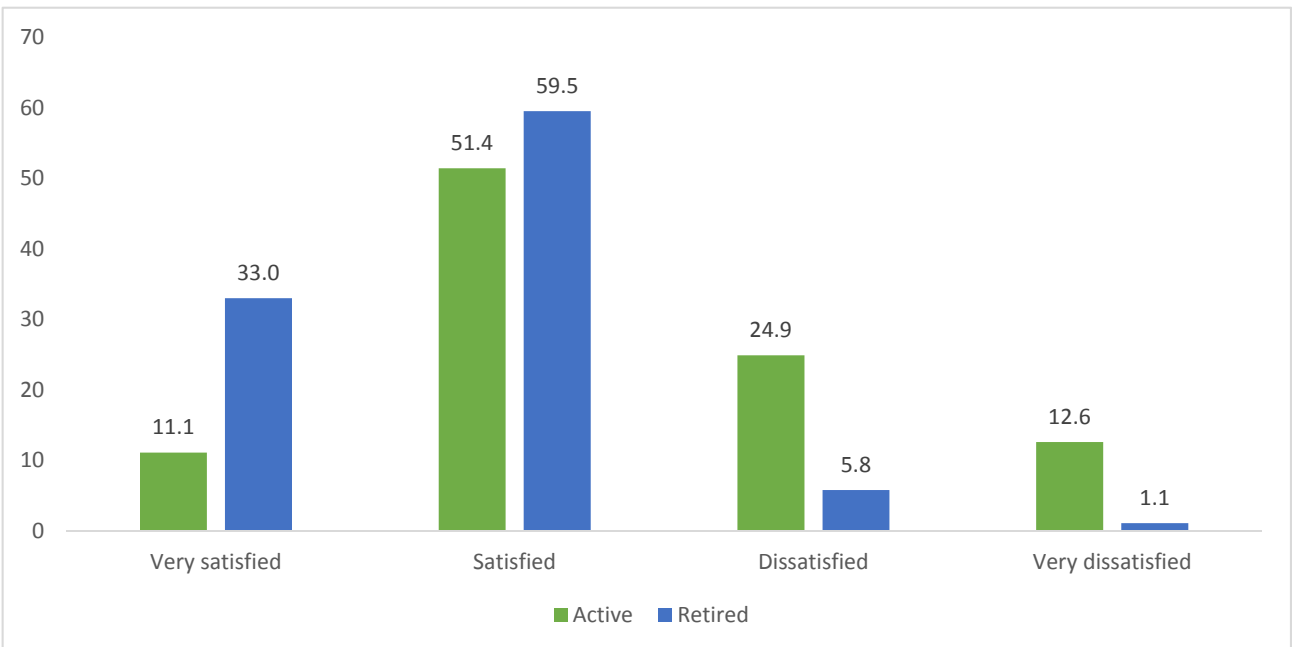
Figure 16: Automated Telephone System Easy to Use



N=62 for retired members; N=93 for active members.

Both retired and active members who had called the Automated Telephone System were asked how easy it was to use. The combined percentages of respondents who reported that it was either very easy or easy to use were 88.5 percent among retired members and 68.8 percent among active members (see Figure 16).

Figure 17: Satisfaction with the Service Received

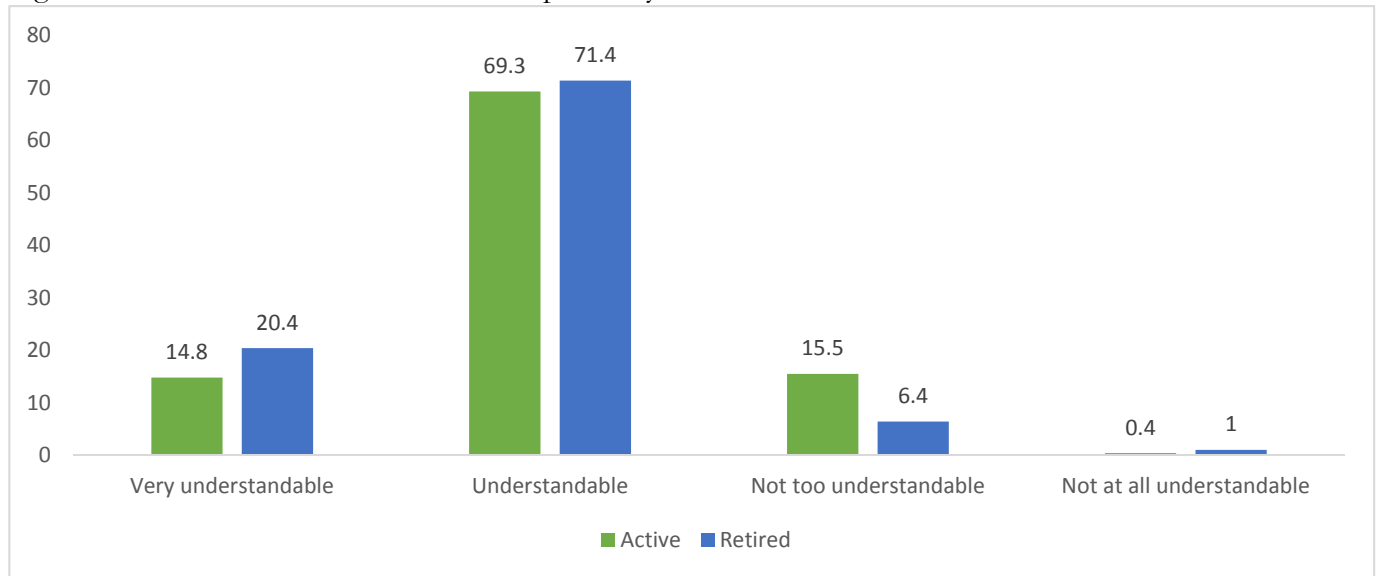


N=62 for retired members; N=93 for active members.

Retired and active members who had used the Automated Telephone System were also asked how satisfied they were with the service they received. The combined percentages of respondents who reported they were either very satisfied or satisfied with the service received were 92.5 percent among

retired members and 62.5 percent among active members (see Figure 17). Seven percent of the retired members and 37.5 percent of the active members reported some level of dissatisfaction with the service they received from TRS' Automated Telephone System.

Figure 18: Information on Automated Telephone System Understandable

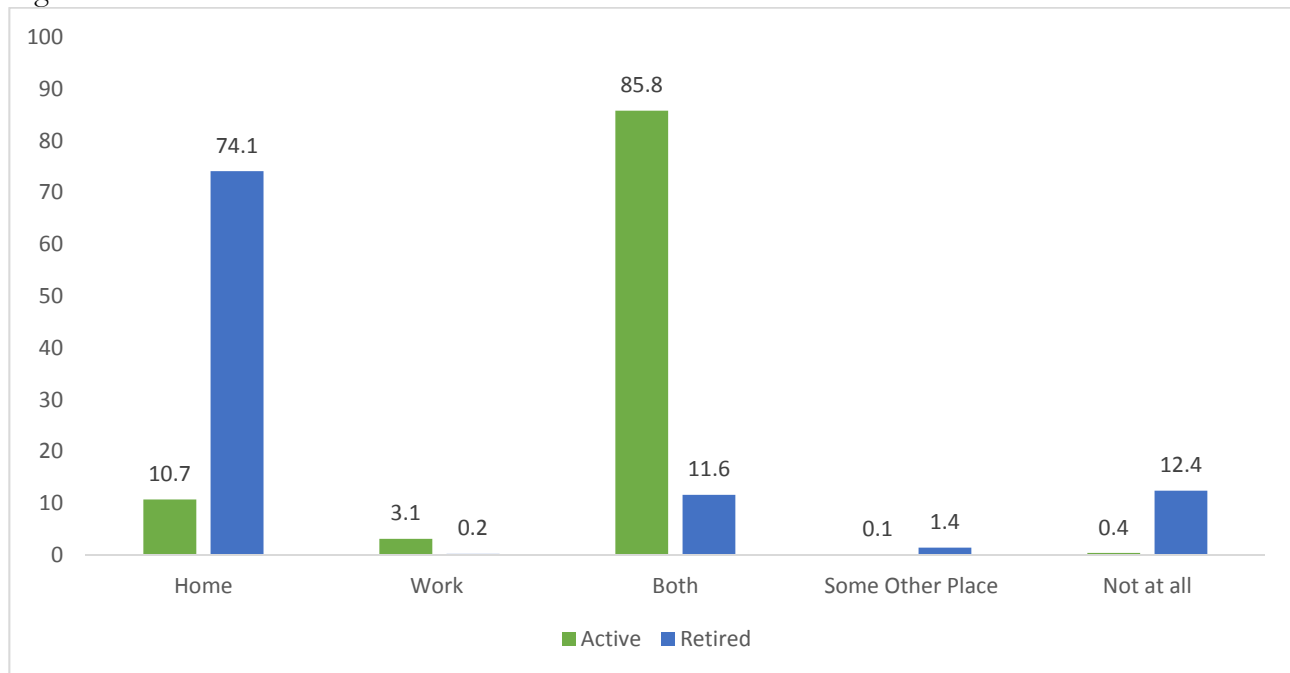


N=62 for retired members; N=93 for active members.

Both retired and active members who had used the system were asked if the information on the Automated Telephone System was understandable. The combined percentages of respondents who reported the information was either very understandable or understandable were 91.8 percent among retired members and 84.1 percent among active members (see Figure 18).

Internet

Figure 19: Access to the Internet



N=479 for retired members; N=828 for active members.

Both retired and active members were asked if they had access to the internet. Figure 19 shows that 74.3 percent of retired members had access to the internet either at home or work. This percentage was 13.8 percent for active members. Twelve percent of the retired members had access to the internet at home and at work. This percentage was 85.8 percent among active members. A greater percentage of retired members (12.4 percent) had no access to the internet compared to 0.4 percent of the active members.

Access to the internet is generally higher among younger respondents for retired members (see Table 18), often through access both at home and at a place of work. Notably, retired women are more likely to have internet access mostly at home while retired men are more likely to have access mostly at home but are also slightly more likely to have access at work as well.

Table 18: Access to Internet by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Home	Work	Both	Not at All
Age of respondent				
63 and under	68.3	0.5	25.0	2.9
64 to 69	78.5	0.0	15.7	4.0
70 to 74	73.9	0.0	11.0	14.8
75 and over	74.1	0.1	1.4	22.7
Gender				
Male	62.8	0.7	18.3	14.2
Female	77.2	0.2	11.6	12.4

p<.001 for age; p=.015 for gender.

Table 19: Access to Internet by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Home	Work	Both	Not at All
Age of respondent				
36 and under	10.2	1.0	88.7	-
37 to 45	13.9	3.8	81.4	0.8
46 to 51	4.1	4.1	91.8	-
52 and over	10.2	6.6	82.5	0.7
Gender				
Male	3.4	2.4	92.8	1.4
Female	13.1	3.4	83.5	0.4

$p=.389$ for age; $p<.01$ for gender.

Use of Internet Devices

Table 20 shows the percentages of active and retired members who use different devices to access the internet. Among active members, 85.6 percent used a desktop or laptop computer on a daily basis compared to 37.7 percent who used a tablet daily. For retired members, 65.8 percent indicated that they use a desktop or laptop computer on a daily basis compared to 32.9 percent who used a tablet daily. Eighty-seven percent of active members and 50.9 percent of retired members used a smartphone daily.

Table 21 shows that the most used internet device among active (44.4 percent) members was the smartphone and among retired (34.6 percent) members was the desktop. The tablet was the least used for both active (8.5 percent) members and retired (20.1 percent) members.

Table 20: Use of Internet Devices

Internet Device	Percentage Responding					
	Daily	A few times a week	A few times a month	Less than once a month	A few times a year	Never
Active Members						
Desktop/laptop computer (n=825)	85.6	6.4	4.8	0.3	2.0	0.1
Tablet (n=825)	37.7	18.2	12.8	3.7	2.9	20.8
Smartphone (n=825)	87.0	3.6	1.4	0.4	2.1	4.7
Retired Members						
Desktop/laptop computer (n=418)	65.8	12.9	4.9	2.8	4.8	8.5
Tablet (n=418)	32.9	8.3	4.4	2.1	3.3	36.6
Smartphone (n=418)	50.9	7.8	5.4	1.6	0.7	28.8

Table 21: Internet Device Used Most Often

Internet Device	Percentage Responding	
	Active (n=825)	Retired (n=418)
Desktop	27.8	34.6
Laptop	19.3	21.8
Tablet	8.5	20.1
Smartphone	44.4	21.5

Table 22 further shows older retirees are much less likely to use a smartphone for internet access. Thirty-four percent of retirees who are 75 and over use a smartphone daily compared to 63 percent of retirees who are 63 and under. Smartphone use also declines as age increases among active members. Ninety-five percent of active members 36 or under use a smartphone on a daily basis compared to 69 percent of active members 52 and over.

Table 22: Use of Internet Devices – Smartphone by Selected Demographics (Retired and Active)

Demographics	Percentage Responding					
	Daily	A few times a week	A few times a month	Less than once a month	A few times a year	Never
Age of respondent (Retired)						
63 and under	63.0	11.6	6.1	0.0	3.0	14.6
64 to 69	58.2	6.3	6.5	0.6	0.0	22.2
70 to 74	53.2	6.3	3.0	0.0	0.0	30.4
75 and over	34.3	7.4	5.4	4.6	0.2	43.8
Age of Respondent (Active)						
36 and under	94.6	1.2	0.0	0.0	4.1	0.0
37 to 45	88.2	2.6	2.5	0.0	0.0	6.0
46 to 51	77.1	7.6	3.8	0.3	1.5	7.3
52 and over	69.0	9.8	2.0	2.3	0.6	14.5

p < .01 for active members; *p* = .09 for retired members.

Table 23: Internet Device Used Most Often by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Desktop computer	Laptop computer	Tablet	Smartphone
Age of respondent				
36 and under	18.1	14.3	7.8	59.8
37 to 45	30.9	18.3	8.3	42.3
46 to 51	40.4	20.9	12.3	26.3
52 and over	42.8	34.0	8.7	14.5

$p < .001$.

Table 24 shows the internet device used most often for active members. For male and female active members age 36 and under from public schools, a smartphone was used most often to access the internet (59.8 percent and 61.2 percent). Among higher education employees from the same age group, the percentage was 50.0 percent for male respondents and 56.4 percent for female respondents.

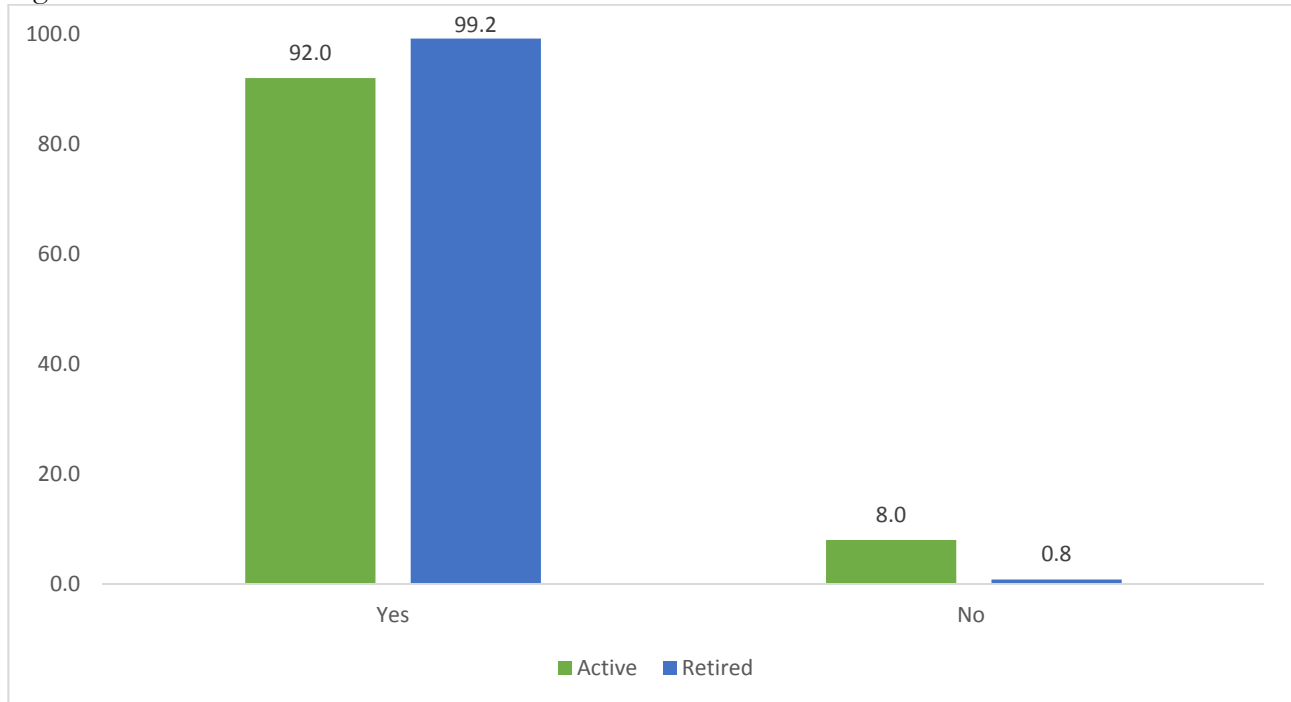
For active respondents ages 37 to 45 from public schools, a smartphone was used most often to access the internet. The percentage of respondents from public schools that reported they used a smartphone for internet most often was 45.9 percent for both male and female respondents. Among higher education employees in the 37 to 45 age group, a desktop computer was used most often to access the internet for male respondents (47.1 percent) and female respondents (42.2 percent).

Desktop computers were also used most often to access the internet from all other active member demographic groups.

Table 24: Internet Device Used Most Often by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Desktop computer	Laptop computer	Tablet	Smartphone
36 and under				
Public Schools				
Male	16.1	18.4	5.7	59.8
Female	15.9	13.1	9.8	61.2
Higher Education				
Male	30.0	20.0	-	50.0
Female	33.3	10.3	-	56.4
37 to 45				
Public Schools				
Male	32.4	10.8	10.8	45.9
Female	25.2	20.7	8.1	45.9
Higher Education				
Male	47.1	23.5	5.9	23.5
Female	42.2	15.6	6.7	35.6
46 to 51				
Public Schools				
Male	36.8	26.3	10.5	26.3
Female	41.3	17.4	13.0	18.3
Higher Education				
Male	50.0	50.0	-	-
Female	50.0	16.7	16.7	16.7
52 and over				
Public Schools				
Male	36.0	36.0	8.0	20.0
Female	38.6	39.8	9.6	12.0
Higher Education				
Male	66.7	16.7	-	16.7
Female	60.0	15.0	10.0	15.0

Figure 20: Aware of TRS Website



N=434 for retired members; N=824 for active members.

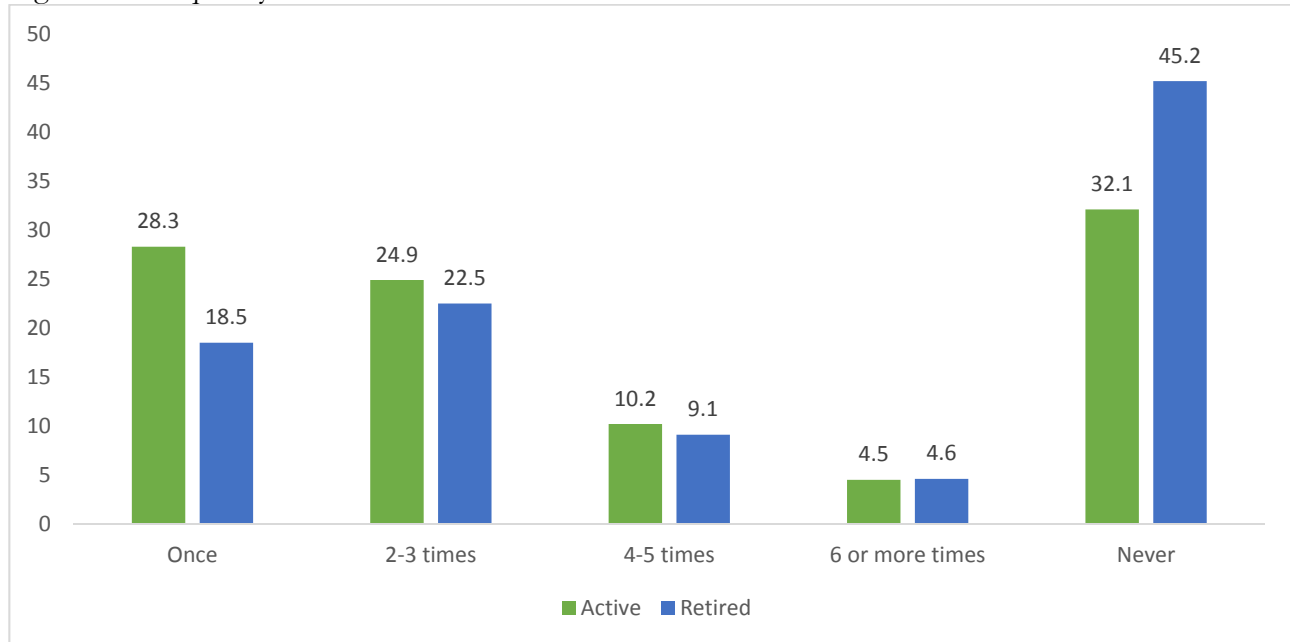
Figure 20 shows the percentage of respondents who were aware of the TRS website. 99.2 percent of retired members and 92.0 percent of active members reported that they were aware of the TRS website. Older active members were more likely to report that they were aware of the TRS website, though awareness was high among all age groups.

Table 25: Awareness of TRS Website by Age of Respondent (Active Member)

Demographics	Yes	No
Age of respondent		
36 and under	86.9	13.1
37 to 45	96.4	3.6
46 to 51	94.1	5.9
52 and over	97.5	2.5

$p=.018$.

Figure 21: Frequency of Visits to TRS Website



N=434 for retired members; N=779 for active members.

Respondents who were aware of the website were asked how often they had visited the TRS website during the past year. Nineteen percent of retired members and 28.3 percent of active members visited the TRS website once (see Figure 21). The percentage of respondents visiting the TRS website more than once during the past year was 36.2 percent among retired members and 39.6 percent among active members. Forty-five percent of the retired members and 32.1 percent of the active members had never visited the TRS website.

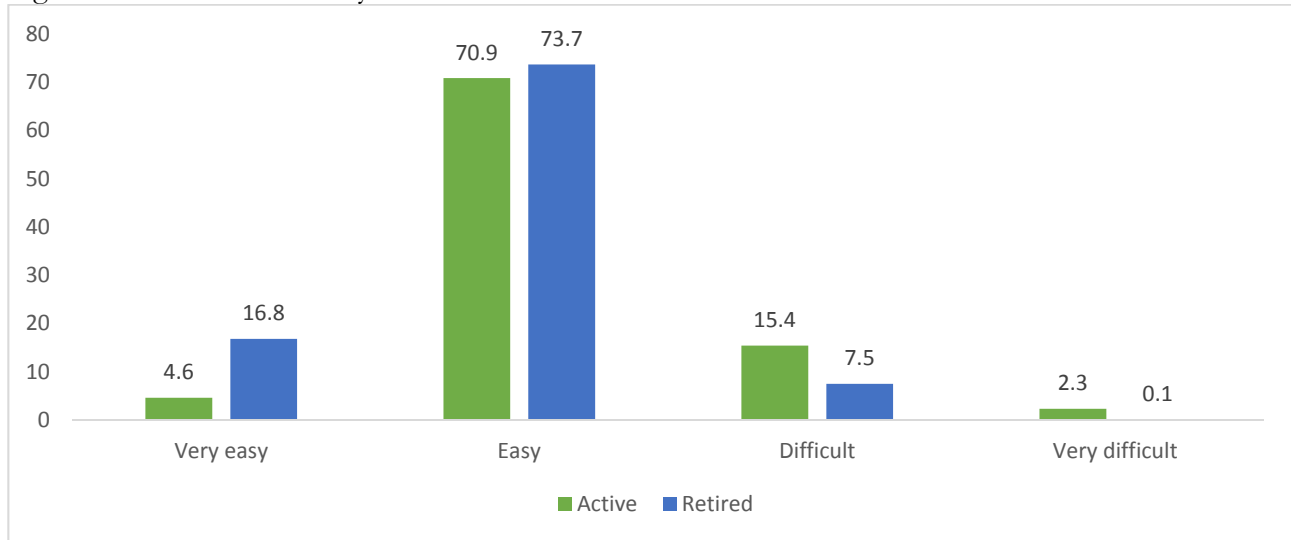
The percentage of active members who had visited the TRS website at least once during the past year generally increased as the age of the respondent increased, although respondents age 37 to 45 reported the lowest frequency of visits (See Table 26). Thirty-four percent of active members age 37 to 45 reported visiting the website two or more times compared to 53.2 percent of active members 52 or older.

Table 26: Frequency of Visits to TRS Website by Selected Demographics (Active Member)

Demographics	Percentage Responding				
	Once	2-3 times	4-5 times	6 or more times	Never
Age of respondent					
36 and under	32.3	25.2	7.4	4.4	30.7
37 to 45	28.5	21.9	9.3	2.3	38.0
46 to 51	24.8	29.5	10.0	6.0	29.7
52 and over	19.6	26.8	18.7	7.7	27.1

p=.487.

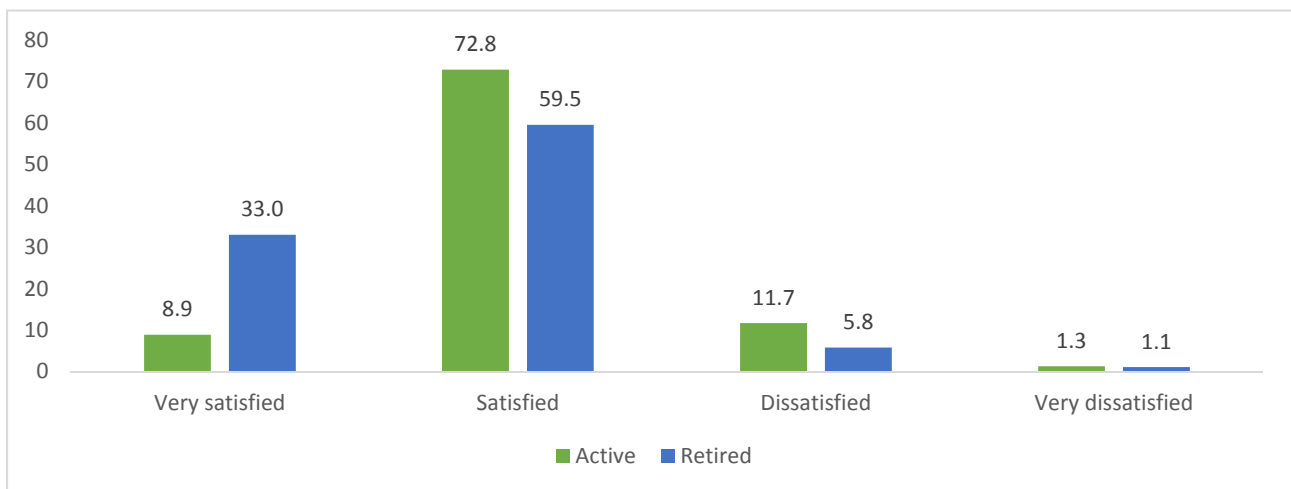
Figure 22: TRS Website Easy to Use



N=260 for retired members; N=701 for active members.

Both retired and active members who had visited the website in the past year were asked how easy it was to use the TRS website. Of those who had accessed the website, the combined percentages of respondents who reported that the TRS website was either very easy or easy to use were 90.5 percent for retired members and 75.5 percent for active members (see Figure 22). The smaller combined percentages of respondents who reported that it was either difficult or very difficult to use the TRS website were 7.6 percent for retired members and 17.7 percent for active members.

Figure 23: Satisfaction with the Information from TRS Website

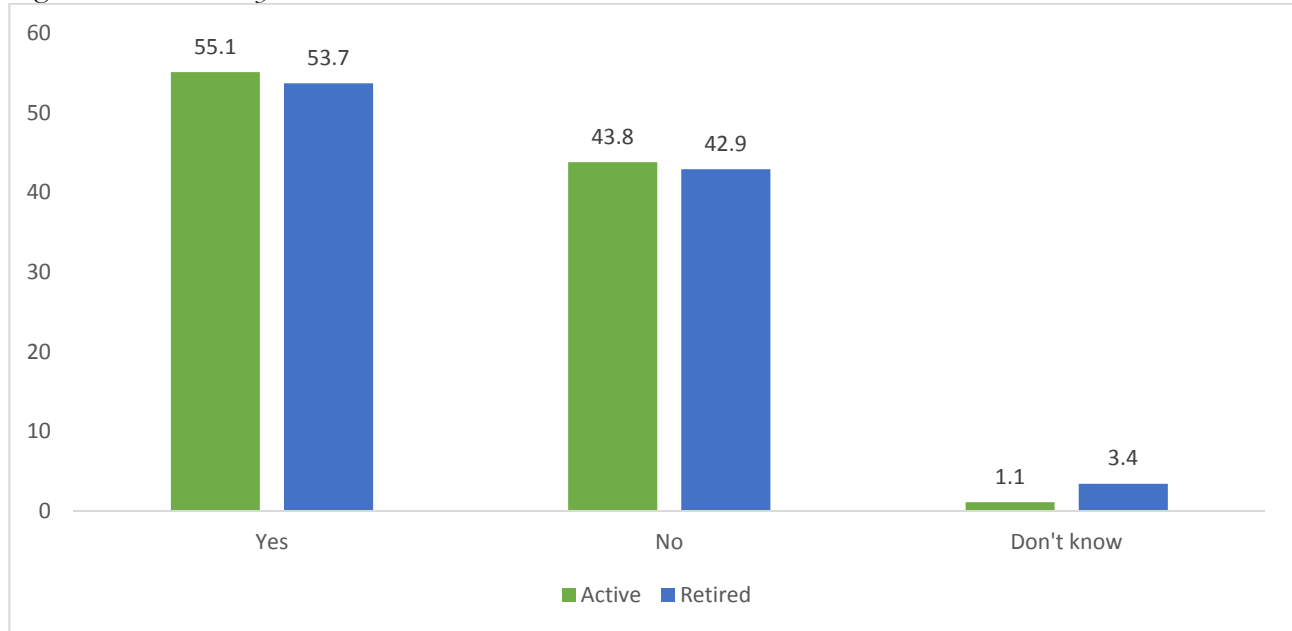


N=260 for retired members; N=701 for active members.

Respondents who had used the website were also asked if they were satisfied with the information from the TRS website. The majority of respondents (both retired and active members) reported that they were either very satisfied or satisfied (see Figure 23).

Ninety-three percent of the retired members reported that they were either very satisfied (33.0 percent) or satisfied (59.5 percent) and 81.7 percent of the active members reported that they were either very satisfied (8.9 percent) or satisfied (72.8 percent).

Figure 24: Visited *MyTRS*



N=434 for retired members; N=824 for active members.

Figure 24 shows the percentage of respondents who visited the *MyTRS* portion of the TRS website. More than half of retired and active members reported that they have visited *MyTRS*.

Table 27 shows the percentage of retired members who visited *MyTRS*. For male retired members age 63 and under from public schools, 80.0 percent reported they visited *MyTRS* compared to 84.7 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 66.7 percent for male respondents and 90.0 percent for female respondents.

For male respondents ages 64 to 69 from public schools, the percentage that reported they visited *MyTRS* was 68.2 percent compared to 73.2 percent of the female respondents. Among higher education employees in the same age group, this percentage was 75.0 percent for male respondents and 66.7 percent for female respondents.

Forty-six percent of the male active retired members from public schools age 70 to 74, and 42.9 percent of similar female respondents reported that they visited *MyTRS*. Among higher education respondents in the same age group, this percentage was 50.0 percent for male respondents and 57.1 percent for female respondents.

For male respondents ages 75 and over from public schools, the percentage that reported they visited *MyTRS* was 42.1 percent compared to 12.2 percent of the female respondents. Among higher education employees in the same age group, this percentage was 60.0 percent for male respondents and 30.8 percent for female respondents.

Table 27: Visited *MyTRS* by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
63 and under		
Public Schools		
Male	80.0	20.0
Female	84.7	15.3
Higher Education		
Male	66.7	33.3
Female	90.0	10.0
64 to 69		
Public Schools		
Male	68.2	31.8
Female	73.2	26.8
Higher Education		
Male	75.0	25.0
Female	66.7	33.3
70 to 74		
Public Schools		
Male	46.2	53.8
Female	42.9	53.6
Higher Education		
Male	50.0	50.0
Female	57.1	42.9
75 and over		
Public Schools		
Male	42.1	57.9
Female	12.2	75.6
Higher Education		
Male	60.0	40.0
Female	30.8	69.2

Table 28 shows the percentage of active members who visited *MyTRS*. For male active members age 36 and under from public schools, 67.1 percent reported they visited *MyTRS* compared to 70.4 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 77.8 percent for male respondents and 67.6 percent for female respondents.

For male respondents ages 37 to 45 from public schools, the percentage that reported they visited *MyTRS* was 78.4 percent compared to 51.9 percent of the female respondents. Among higher education employees in the same age group, this percentage was 81.3 percent for male respondents and 69.8 percent for female respondents.

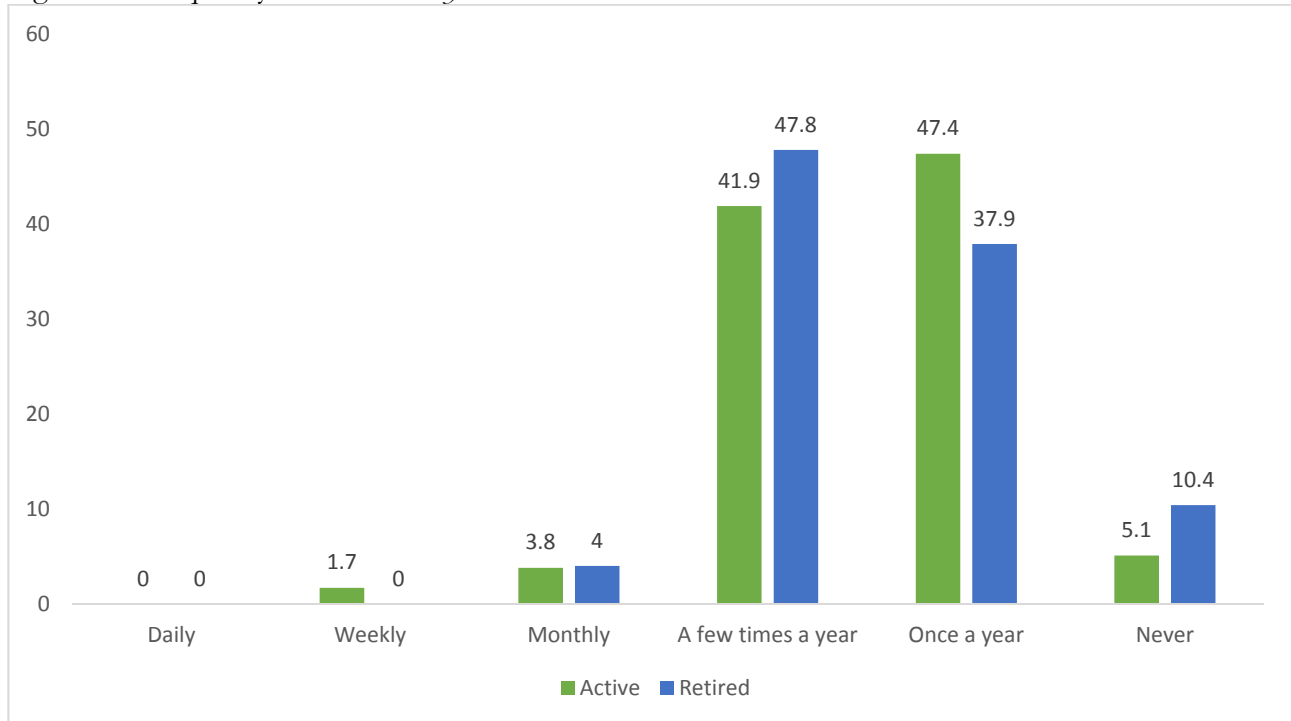
Seventy-eight percent of the male active members from public schools age 46 to 51 and 65.9 percent of similar female respondents reported that they visited *MyTRS*. Among higher education respondents in the same age group, this percentage was 100 percent for male respondents and 83.3 percent for female respondents.

For male respondents ages 52 and over from public schools, the percentage that reported they visited the *MyTRS* was 73.1 percent compared to 70.4 percent of the female respondents. Among higher education employees in the same age group, this percentage was 83.3 percent for male respondents and 78.9 percent for female respondents.

Table 28: Visited *MyTRS* by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	67.1	32.9
Female	70.4	19.6
Higher Education		
Male	77.8	22.2
Female	67.6	32.4
37 to 45		
Public Schools		
Male	78.4	21.6
Female	51.9	48.1
Higher Education		
Male	81.3	18.8
Female	69.8	30.2
46 to 51		
Public Schools		
Male	77.8	22.2
Female	65.9	34.1
Higher Education		
Male	100.0	-
Female	83.3	16.7
52 and over		
Public Schools		
Male	73.1	26.9
Female	70.4	29.6
Higher Education		
Male	83.3	16.7
Female	78.9	21.1

Figure 25: Frequency of Visits to *MyTRS*



N=284 for retired members; N=534 for active members.

Among members who had visited *MyTRS*, 89.7 of the retired members and 95.2 percent of the active members had visited *MyTRS* at least once a year (Figure 25).

Table 29A: Why Did You Visit *MyTRS*? (Retired)

	Percentage
	Retired
View and print copy of most recent 1099R form	34.6
Learn about legislative changes	20.0
View summary of current annuity payments	35.1
View and calculate personalized withholding tax calculation	33.0
View summary of health care premiums	19.7
Change address in TRS files	16.7
Receive TRS announcements	34.3
Subscribe to electronic TRS print publications rather than mailed	19.3

Table 29B: Why Did You Visit *MyTRS*? (Active)

	Percentage Responding
	Active (n=523)
View account balance	45.5
Get retirement estimates	27.8
View/print copy of annual statements	44.3
Change account information	2.3
Get TRS announcements of meetings, webcasts, presentations, other events	1.2
Subscribe to electronic delivery of TRS print publications	3.6
Register for group benefit presentations	3.5
Request a bill for reinstatement of withdrawn service	2.1
Get information on service credit purchases	19.8
Access the <i>MyTRS</i> Rewards member discount program	15.5

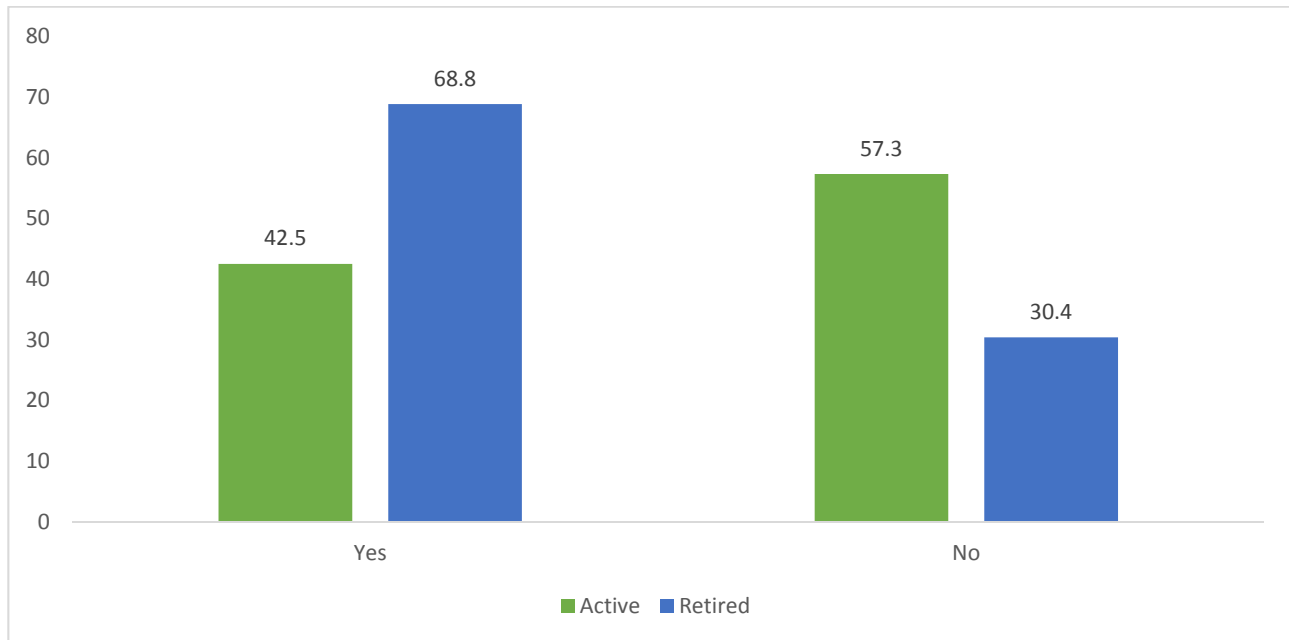
The most common reason among retired members to visit *MyTRS* was to view and print a copy of current annuity payments. For active members, viewing account balances was the most common reason to visit *MyTRS* (see Table 29A and 29B).

Table 30: If You Have Not Visited *MyTRS*, Why Not?

	Percentage Responding	
	Retired Member (n=193)	Active Member (n=235)
I was not aware of <i>MyTRS</i>	10.8	20.7
I do not have Internet access	0.3	0.5
I am not sure how to register for <i>MyTRS</i>	5.4	11.5
I have no reason to register for <i>MyTRS</i> at this time	61.4	48.5
Other	17.9	14.6

According to Table 30, the main reason why respondents did not visit *MyTRS* among retired (61.4 percent) and active (48.5 percent) was that they had no reason to register for *MyTRS* at that point in time.

Figure 26: Aware of *MyTRS* Email Subscription Service



N=434 for retired members; N=834 for active members.

Respondents were asked if they were aware of the *MyTRS* email subscription service, a feature of the *MyTRS* section of the TRS website that enables members and retirees to receive notification of TRS publications and announcements via email when they register their email addresses with TRS. Sending such information by email helps TRS reach members and retirees more quickly, reduces the need for paper mailings, and saves pension fund expenses. Sixty-nine percent of retired members and 42.5 percent of active members were aware of *MyTRS* email subscriptions (see Figure 26).

Table 31 shows the percentage of active members who are aware of *MyTRS* email subscriptions. For male active members age 36 and under from public schools, 31.0 percent reported they are aware of *MyTRS* email subscriptions compared to 41.8 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 20.0 percent for male respondents and 41.0 percent for female respondents.

For male respondents ages 37 to 45 from public schools, the percentage that reported they are aware of *MyTRS* email subscriptions was 36.1 percent compared to 41.8 percent of the female respondents. Among higher education employees in the same age group, this percentage was 41.2 percent for male respondents and 41.3 percent for female respondents.

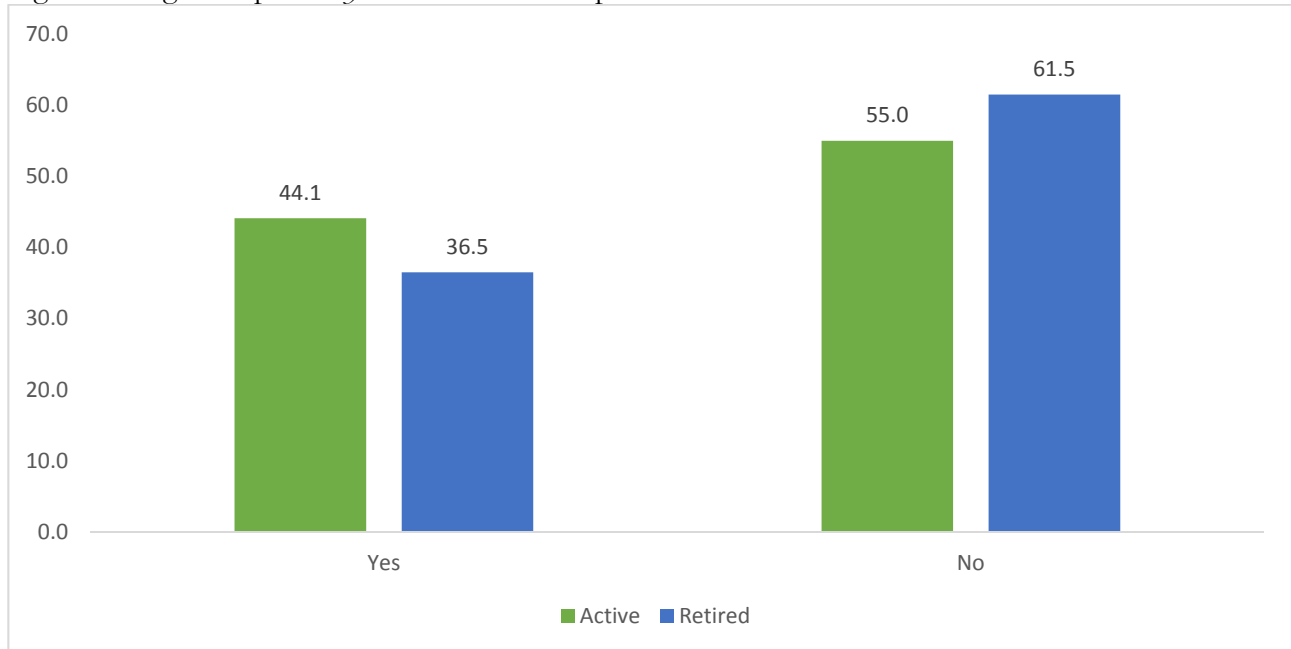
Fifty-three percent of the male active members from public schools age 46 to 51 and 39.1 percent of similar female respondents reported that they are aware of *MyTRS* email subscriptions. Among higher education respondents in the same age group, this percentage was 50.0 percent for both male and female respondents.

For male respondents ages 52 and over from public schools, the percentage that reported they are aware of *MyTRS* email subscriptions was 53.8 percent compared to 55.4 percent of the female respondents. Among higher education employees in the same age group, this percentage was 50.0 percent for male respondents and 55.0 percent for female respondents.

Table 31: Aware of *MyTRS* Email Subscriptions by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	31.0	69.0
Female	41.8	58.2
Higher Education		
Male	20.0	80.0
Female	41.0	59.0
37 to 45		
Public Schools		
Male	36.1	63.9
Female	41.8	58.2
Higher Education		
Male	41.2	58.8
Female	41.3	56.5
46 to 51		
Public Schools		
Male	52.6	47.4
Female	39.1	60.9
Higher Education		
Male	50.0	50.0
Female	50.0	50.0
52 and over		
Public Schools		
Male	53.8	46.2
Female	55.4	44.6
Higher Education		
Male	50.0	50.0
Female	55.0	45.0

Figure 27: Signed Up for *MyTRS* Email Subscriptions



N=286 for retired members; N=385 for active members.

Those respondents who were aware of *MyTRS* email subscriptions were asked if they had signed up to participate in this program. Thirty-seven percent of retired members and 44.1 percent of active members had signed up (see Figure 27).

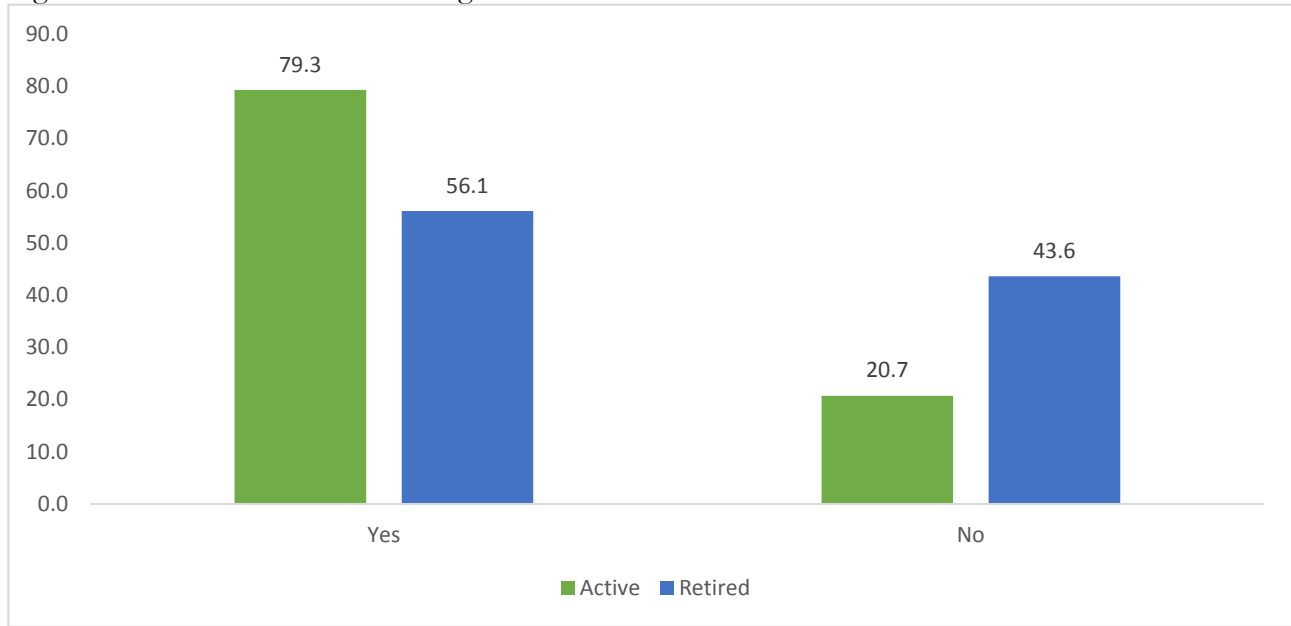
As shown in Table 32, the percentage of retired respondents who had signed up for *MyTRS* email subscriptions varied by age. As age increases, the percent of retired members signed up for the *MyTRS* email subscriptions declines, though notably the highest participation rate is in the 64 to 69 age group.

Table 32: Signed up for *MyTRS* Email Subscriptions by Selected Demographics (Retired Member)

Demographics	Percentage Responding		
	Yes	No	Don't Know
Age of respondent			
63 and under	46.2	47.8	6.1
64 to 69	58.9	38.9	2.3
70 to 74	21.4	77.6	1.1
75 and over	19.2	80.6	0.2

$p < .001$.

Figure 28: Would Consider Receiving TRS Information via Email



N=307 for retired members; N=632 for active members.

Respondents who were not aware of the *MyTRS* email subscriptions were asked if they would consider receiving TRS information by email instead of mail. Fifty-six percent of retired members and 79.2 percent of active members indicated they would consider participating in this program (see Figure 28).

Table 33 shows that retired and active members working in higher education are more willing to consider receiving TRS information by email. Sixty-seven percent of retired members working in higher education compared to 55 percent of retired members working in public schools would consider receiving TRS information via email.

Table 33: Would Consider Receiving TRS Information via Email by Selected Demographics (Retired and Active Member)

Demographics	Percentage Responding	
	Yes	No
Institution Type (Retired)		
Public School	54.6	45.2
Higher Education	66.7	32.5
Institution Type (Active)		
Public School	77.7	22.2
Higher Education	87.1	12.9

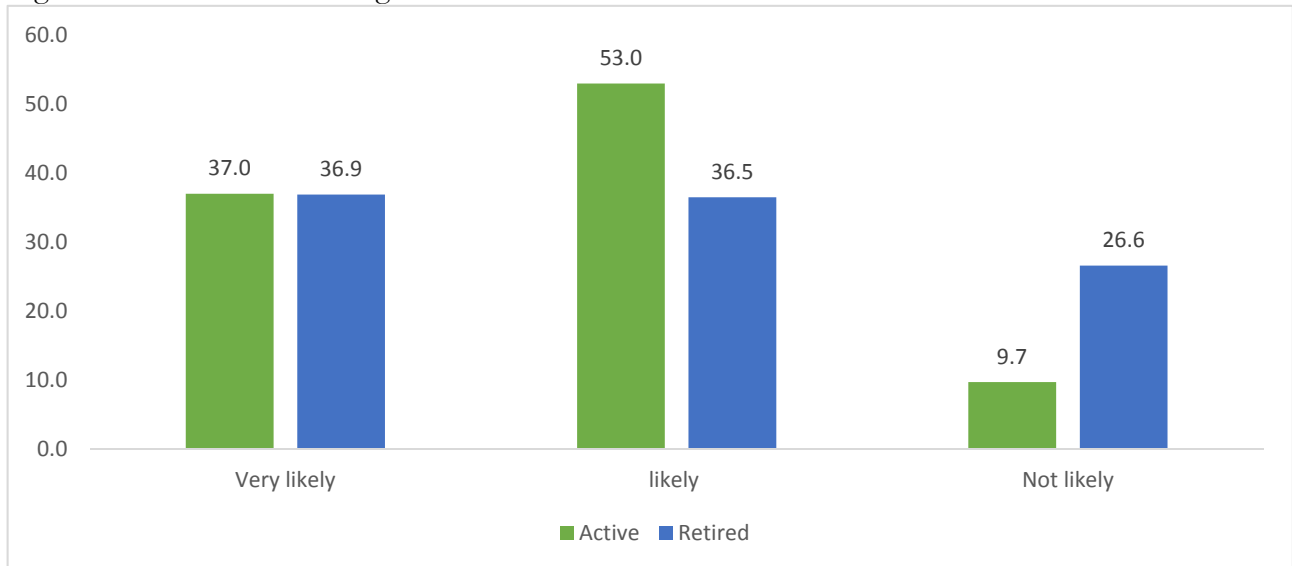
p=.099 for retired members; p=.066 for active members;

Table 34: Reason for Not Considering Receiving TRS Information via Email

	Percentage Responding	
	Retired Member (n=158)	Active Member (n=139)
Prefer hard copy/receive copy in mail	58.8	45.7
Receives too many emails	9.8	30.5
Security reasons/do not trust internet	2.9	3.8
No internet access/slow connection/no computer at	18.6	2.8
Other	6.9	17.1

Those respondents who would not consider receiving TRS information by email instead of mail were asked why not. As reported in Table 34, in both groups the most common reason they would not sign up was they preferred a hard copy or preferred to receive a copy in the mail. Active members were more likely to say that they receive too many emails while retired members were more likely to report that they have slow internet connections.

Figure 29: Likelihood of Using Internet to Access Account Information



N=434 for retired members; N=824 for active members.

Members with internet access were asked if they would be likely to use the internet to obtain account information such as annual statements, annuity verifications, or 1099R forms. As shown in Figure 29, 73.4 percent of the retired members said they would be very likely (36.9 percent) or likely (36.5 percent) to use the internet to obtain account information. Ninety percent of the active members said they would be very likely (37.0 percent) or likely (53.0 percent) to use the internet to obtain account information.

As shown in Table 35, the percentage of retired members with internet access who would be very likely or likely to use the internet to obtain account information varied with age, gender and institution. Eighty percent of male retired members who were age 63 and under from public schools, compared to 81.3 percent of similar female respondents, indicated they would be very likely or likely to obtain account information online. Among higher education employees in this same age group, the percentages were 100.0 percent for male respondents and 100.0 percent for female respondents.

For male retired members age 64 to 69 from public schools, 72.8 percent reported they would be very likely or likely to obtain account information online compared to 86.6 percent of similar female respondents. Among higher education retirees from the same age group, the percentage was 66.6 percent for male respondents and 75 percent for female respondents.

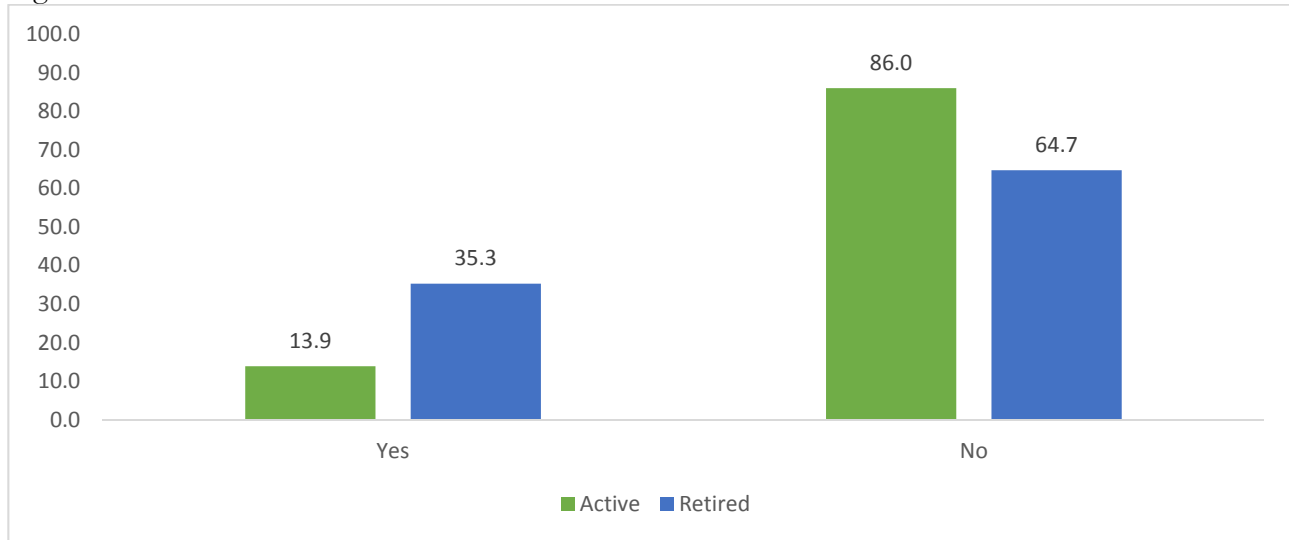
For male retired members between ages 70 and 74 from public schools, the percentage that would be very likely or likely to obtain account information online was 78.6 percent compared to 61.8 percent of the female respondents. Among higher education respondents in the same age group, this percentage was 100 percent for male respondents and 71.5 percent for female respondents.

Eighty percent of the male retired members from public schools age 75 and over, and 62.7 percent of similar female respondents reported that they would be very likely or likely to obtain account information online. Among higher education respondents in the same age group, this percentage was 50 percent for male respondents and 41.7 percent for female respondents.

Table 35: Likelihood of Using Internet to Access Account Information by Selected Demographics (Retired Member)

Demographics	Percentage Responding		
	Very Likely	Likely	Not Likely
63 and under			
Public Schools			
Male	40.0	40.0	20.0
Female	55.9	25.4	18.6
Higher Education			
Male	50.0	50.0	0.0
Female	66.7	33.3	0.0
64 to 69			
Public Schools			
Male	27.3	45.5	27.3
Female	53.7	32.9	13.4
Higher Education			
Male	33.3	33.3	33.3
Female	33.3	41.7	25.0
70 to 74			
Public Schools			
Male	28.6	50.0	21.4
Female	34.5	27.3	38.2
Higher Education			
Male	50.0	50.0	0.0
Female	42.9	28.6	28.6
75 and over			
Public Schools			
Male	15.0	65.0	20.0
Female	18.7	44.0	37.4
Higher Education			
Male	16.7	33.3	50.0
Female	16.7	25.0	58.3

Figure 30: Aware that TRS Website Featured Benefit Videos



N=434 for retired members; N=824 for active members.

Respondents were asked if they were aware that the TRS website has in the past featured videos regarding member benefits. The majority of members of both groups were not aware. Sixty-five percent of retired members and 86.0 percent of active members were not aware of this feature on the TRS website (see Figure 30).

As shown in Table 36, the percentage of active members who were aware that the TRS website featured benefit videos varied with age, gender and institution. Twenty-five percent of male retired members who were age 36 and under from public schools, compared to 6.5 percent of similar female respondents, indicated they were aware. Among higher education employees in this same age group, the percentages were 9.1 percent for male respondents and 7.7 percent for female respondents.

For male active members age 37 to 45 from public schools, 27.0 percent reported they were aware that the TRS website featured benefit videos, compared to 12.6 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 22.2 percent for male respondents and 17.4 percent for female respondents.

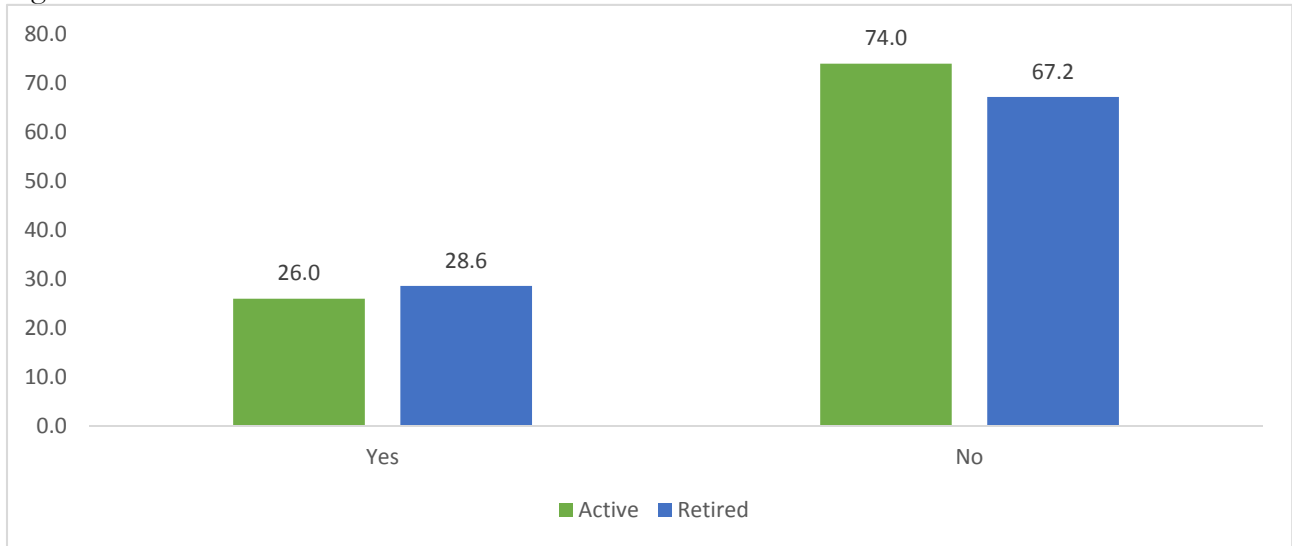
For male active members between ages 46 to 51 from public schools, the percentage that were aware that the TRS website featured benefit videos was 21.1 percent compared to 10.9 percent of the female respondents. Among higher education employees in the same age group, this percentage was 0.0 percent for male respondents and 16.7 percent for female respondents.

Thirty percent of the male active members from public schools age 52 and over and 14.3 percent of similar female respondents reported that they were aware that the TRS website featured benefit videos. Among higher education respondents in the same age group, this percentage was 42.9 percent for male respondents and 15.0 percent for female respondents.

Table 36: Aware that TRS Website Features Benefit Videos by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	25.3	74.7
Female	6.5	93.5
Higher Education		
Male	9.1	90.9
Female	7.7	92.3
37 to 45		
Public Schools		
Male	27.0	73.0
Female	12.6	87.4
Higher Education		
Male	22.2	77.8
Female	17.4	82.6
46 to 51		
Public Schools		
Male	21.1	78.9
Female	10.9	89.1
Higher Education		
Male	-	100.0
Female	16.7	83.3
52 and over		
Public Schools		
Male	29.6	70.4
Female	14.3	85.7
Higher Education		
Male	42.9	57.1
Female	15.0	85.0

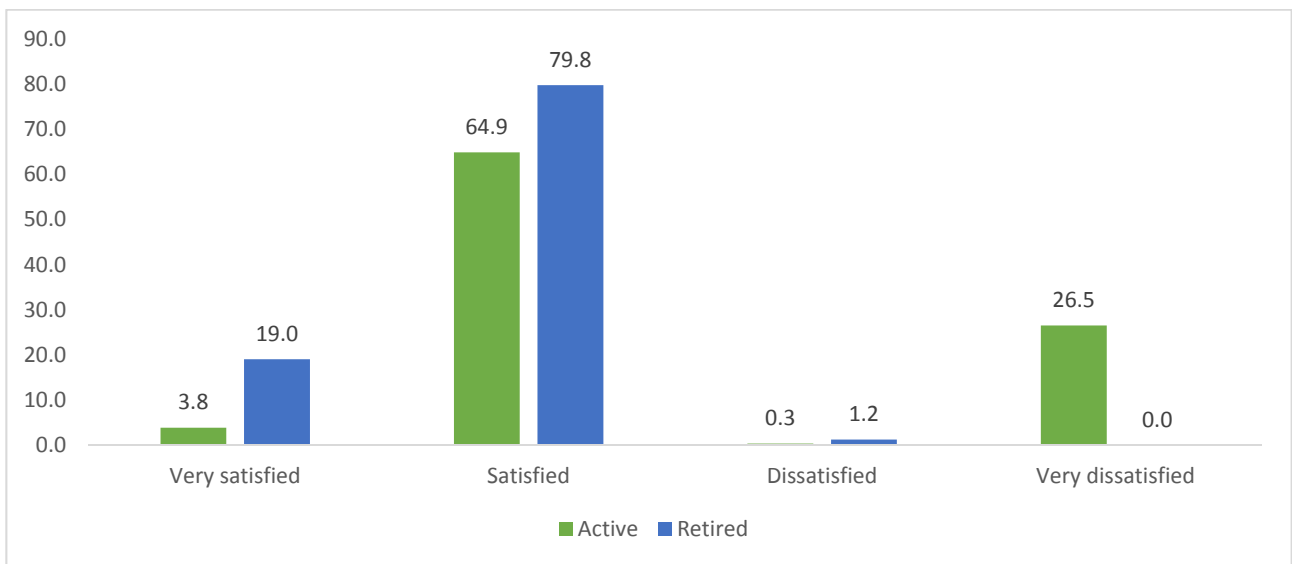
Figure 31: Viewed Videos on the TRS Website



N=149 for retired members; N=161 for active members.

Of those respondents who were aware of the web-based videos, 28.6 percent of retired members and 26.0 percent of active members had viewed at least one of the videos (see Figure 31).

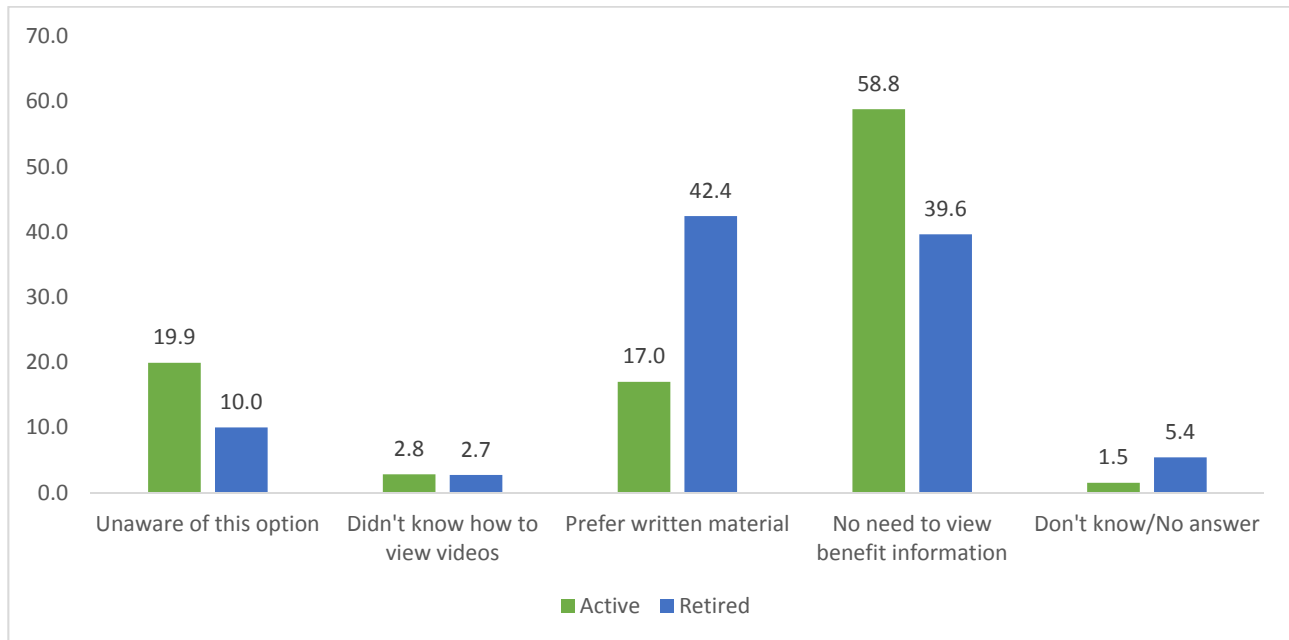
Figure 32: Satisfaction with Videos Watched



N=48 for retired members; N=40 for active members.

Among those few respondents in both groups who watched a video on the TRS website, satisfaction was high. Nearly every retired person (98.8 percent) who watched a video said they were satisfied or very satisfied with the video while 68.7 percent of retired members were very satisfied or satisfied with the observed video (see Figure 32).

Figure 33: Reason for Not Viewing Videos on the TRS Website



N=101 for retired members; N=145 for active members.

Those respondents who knew that they could view TRS benefit videos via the web, but had not, were asked which of four reasons best described why they had not viewed the videos: they did not know how to view the videos; they prefer benefit information in a written format; they had no need to view benefit information on videos; or they were unaware of this option (see Figure 33).

Among retired respondents, 2.7 percent did not know how to access the videos on the website, 42.4 percent preferred written materials and 39.6 percent felt they had no need to view the benefit information videos.

There was a different breakdown between the response categories for active member respondents: 17.0 percent preferred to use written benefit material and 58.8 percent reported they had no need to view benefit information videos.

Twenty percent of active and 10.0 percent of retired members were not aware of the option to view videos on the TRS website.

Table 37: Likelihood of Obtaining TRS-Related Information through Social Media

	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Facebook				
Retired member (n=418)	8.7	12.4	21.5	56.7
Active member (n=825)	8.6	26.4	25.6	39.0
YouTube				
Retired member (n=418)	1.1	13.0	18.9	63.1
Active member (n=825)	3.2	19.3	23.4	50.8
Blogs				
Retired member (n=418)	0.3	2.6	23.0	68.8
Active member (n=825)	1.4	6.7	26.1	62.0
LinkedIn				
Retired member (n=418)	0.5	2.2	23.1	70.9
Active member (n=825)	2.6	8.2	24.4	61.6
Twitter				
Retired member (n=418)	0.1	0.9	21.2	73.2
Active member (n=825)	3.9	7.2	22.5	63.6
RSS Feeds				
Retired member (n=418)	0.3	3.0	18.8	68.1
Active member (n=)	1.3	2.4	29.0	61.9

Respondents with internet access were asked if they would be likely to use one of the communication methods shown in Table 37 to obtain TRS-related information. A higher percentage of retired and active members indicated they were very unlikely or somewhat unlikely to use social media to obtain TRS-related information.

Facebook

As shown in Table 38, the percentage of retired members with internet access who were either very likely or somewhat likely to use Facebook to obtain TRS information decreased as the age of the respondent increased. Thirty-four percent of retired members 63 and under were very (11.8 percent) or somewhat likely (22.2 percent) to report they would use Facebook for TRS-related information compared to 14.6 percent of members 75 and over.

Table 38: Likelihood of Using Social Media: Facebook by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent 63 and under	11.8	22.2	19.7	43.3
64 to 69	8.9	12.2	26.2	52.8
70 to 74	3.5	12.6	24.5	58.4
75 and over	9.5	5.1	16.6	68.6

$p=.174$.

YouTube

The percentage of active members with internet access who were either very likely or somewhat likely to use YouTube to obtain TRS-related information varied by age (see Table 39). Twenty-six percent of active members 36 and under said they would be very (5.0 percent) or somewhat likely (21.2 percent) to use YouTube compared to 13.3 percent of active members 52 or older.

Table 39: Likelihood of Using Social Media: YouTube by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent 36 and under	5.0	21.2	26.8	45.9
37 to 45	1.3	20.2	19.9	52.0
46 to 51	2.9	20.9	21.6	50.7
52 and over	1.4	11.9	20.8	62.1

$p=.134$.

LinkedIn

The percentage of active members with internet access who were either very likely or somewhat likely to use LinkedIn to obtain TRS-related information varied by age (Table 40). For example, 10.4 percent of active members 36 and under said they were very (2.1 percent) or somewhat likely (8.3 percent) to use LinkedIn compared to 4.7 percent of active members 52 and over.

Table 40: Likelihood of Using Social Media: LinkedIn by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent				
36 and under	2.1	8.3	31.5	57.4
37 to 45	4.0	10.5	12.1	66.8
46 to 51	1.5	10.8	25.3	59.2
52 and over	2.3	2.4	25.0	65.8

$p < .05$.

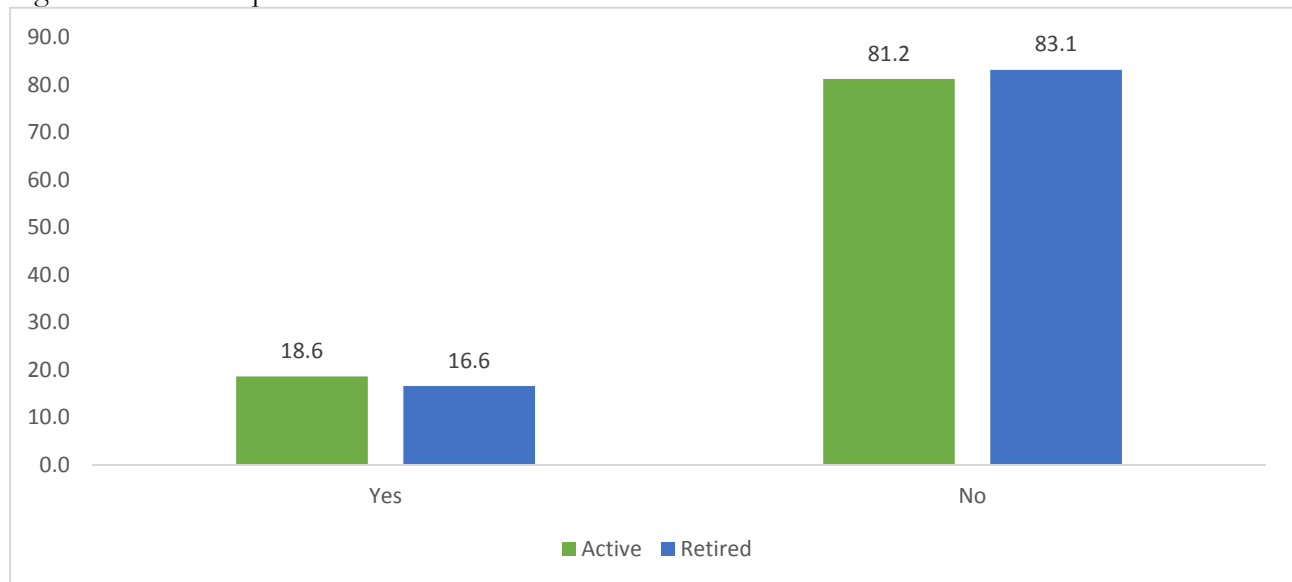
Table 41: Aware of TRS on Social Media Outlets

	Percentage Responding	
	Yes	No
TRS Facebook page		
Retired member (n=418)	27.7	72.2
Active member (n=825)	11.3	88.6
TRS Twitter account		
Retired member (n=418)	15.7	79.7
Active member (n=825)	5.3	93.5
TRS YouTube channel		
Retired member (n=418)	9.7	86.6
Active member (n=825)	2.5	97.0
TRS LinkedIn page		
Retired member (n=418)	13.9	81.7
Active member (n=825)	7.8	91.6

Respondents with internet access were asked if they were aware that TRS had an account on several social media outlets. As shown in Table 41, retired members were most aware of the TRS Facebook page (27.7 percent); followed by the TRS Twitter account (15.7 percent), the TRS LinkedIn page (13.9 percent), and the TRS YouTube channel (9.7 percent). Active members were most aware of the TRS Facebook page (11.3 percent); followed by the TRS LinkedIn page (7.8 percent), the TRS Twitter account (5.3 percent), and the TRS YouTube channel (2.5 percent).

Benefit Payments

Figure 34: Ever Requested an Estimate of Retirement or Death Benefits



N=479 for retired members; N=828 for active members.

Both retired and active members were asked if they had ever requested an estimate of their retirement or death benefits from TRS. Seventeen percent of the retired members and 18.6 percent of the active members reported that they had requested an estimate of their retirement or death benefits from TRS (see Figure 34).

As shown in Table 42, the percentage of active members who ever requested an estimate of retirement varied with age, gender, and institution. Thirteen percent of male active members who were age 36 and under from public schools, compared to 16.0 percent of similar female respondents, indicated they made a request. Among higher education employees in this same age group, the percentages were 18.2 percent for male respondents and 10.5 percent for female respondents.

For male active members age 37 to 45 from public schools, 34.2 percent reported that they requested an estimate of retirement benefits compared to 4.4 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 23.5 percent for male respondents and 15.2 percent for female respondents.

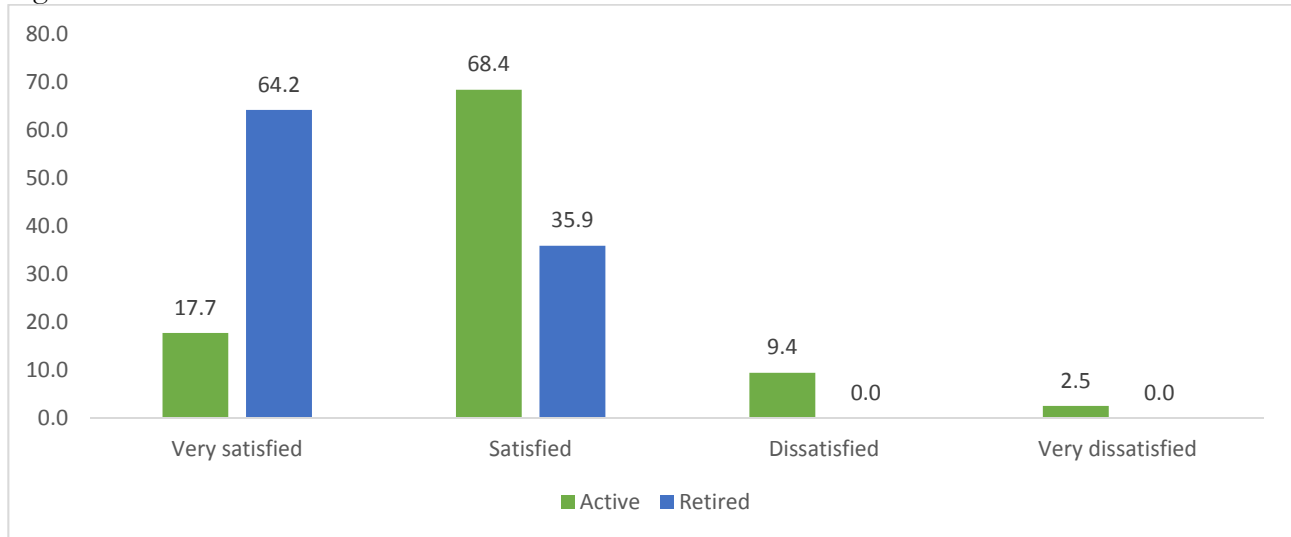
For male active members between ages 46 to 51 from public schools, the percentage that requested an estimate of retirement benefits was 20.0 percent compared to 8.7 percent of the female respondents. Among higher education employees in the same age group, no male respondents and 16.7 percent of female respondents responded similarly.

Forty-one percent of the male active members from public schools age 52 and over and 42.9 percent of similar female respondents reported that they requested an estimate of retirement benefits. Among higher education respondents in the same age group, this percentage was 42.9 percent for male respondents and 40.0 percent for female respondents.

Table 42: Ever Requested an Estimate of Retirement Benefits by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	12.6	87.4
Female	16.0	84.0
Higher Education		
Male	18.2	81.8
Female	10.5	86.8
37 to 45		
Public Schools		
Male	34.2	65.8
Female	4.4	95.6
Higher Education		
Male	23.5	76.5
Female	15.2	84.8
46 to 51		
Public Schools		
Male	20.0	80.0
Female	8.7	91.3
Higher Education		
Male	-	100.0
Female	16.7	83.3
52 and over		
Public Schools		
Male	40.7	59.3
Female	42.9	57.1
Higher Education		
Male	42.9	57.1
Female	40.0	60.0

Figure 35: Satisfaction with the Timeliness of Estimate

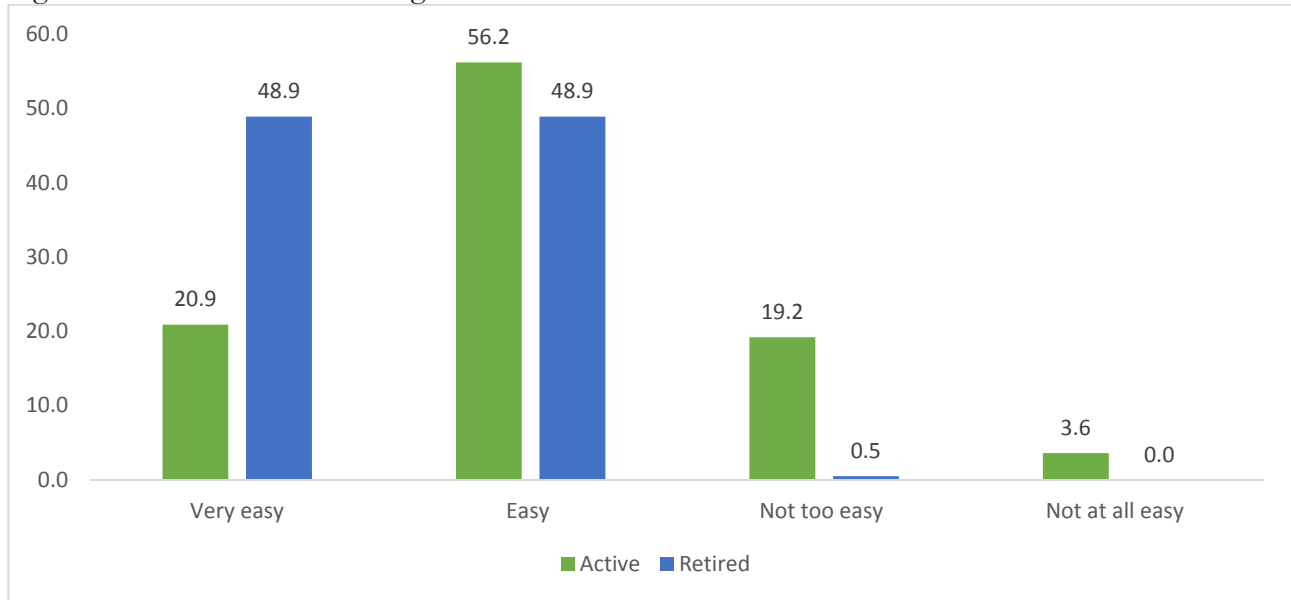


N=103 for retired members; N=208 for active members.

Respondents who had requested an estimate of their retirement or death benefits were asked whether they were satisfied with the timeliness of their estimate. Nearly one hundred percent of the retired members reported that they were either very satisfied (64.2 percent) or satisfied (35.9 percent) with the timeliness of the estimate (see Figure 35). Eighty-six percent of the active members reported that they were either very satisfied (17.7 percent) or satisfied (68.4 percent) with the timeliness of the estimate.

No retired members and 11.9 percent of active members were either dissatisfied or very dissatisfied. Some respondents had not yet received the materials requested (no retired members and 2.0 percent of active members).

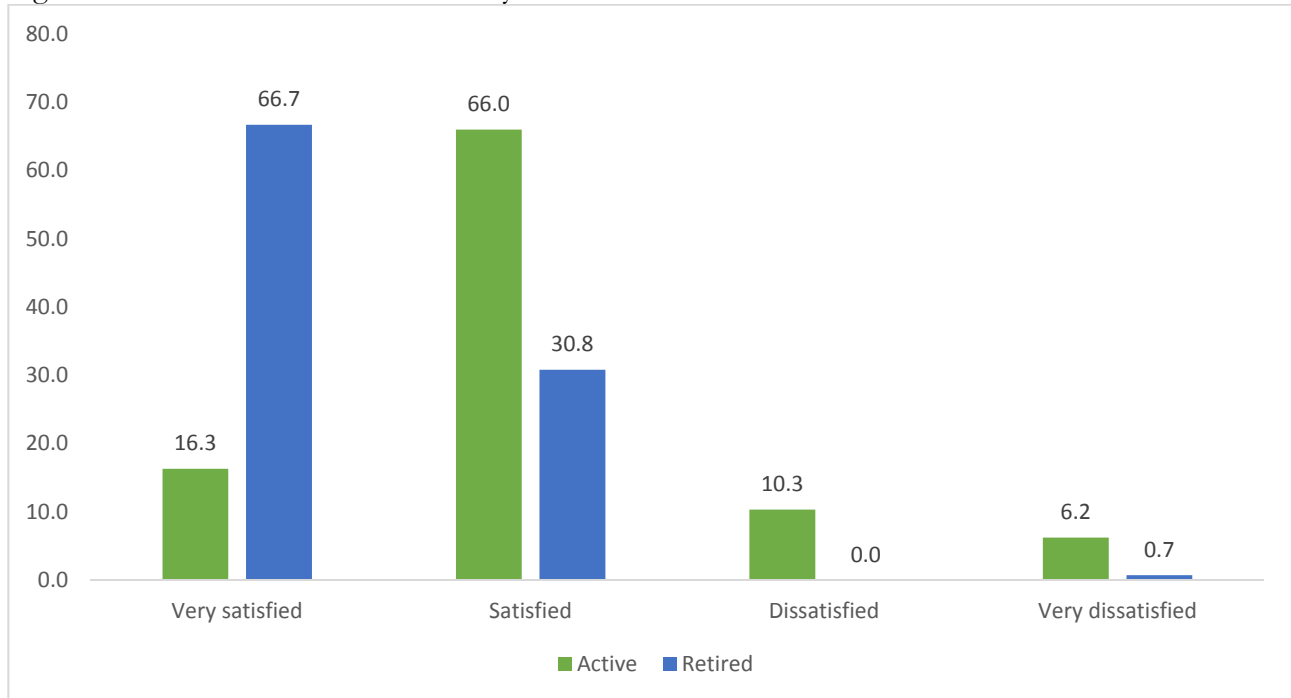
Figure 36: Ease of Understanding the Estimate



N=103 for retired members; N=198 for active members.

Respondents who had requested an estimate of their retirement or death benefits from TRS were also asked if those estimates were easy to understand. Ninety-eight percent of the retired members reported that it was either very easy (48.9 percent) or easy (48.9 percent) to understand the estimate (see Figure 36). Seventy-seven percent of the active members reported that it was either very easy (20.9 percent) or easy (56.2 percent) to understand the estimate.

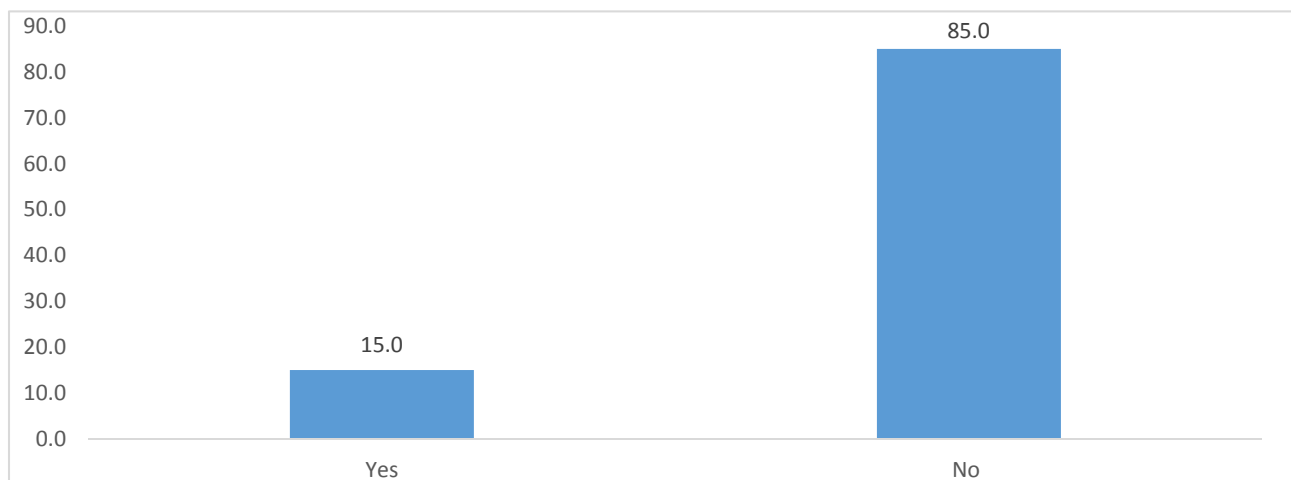
Figure 37: Satisfaction with the Accuracy of the Estimate



N=103 for retired members; N=198 for active members.

Respondents who had requested an estimate of their retirement or death benefits from TRS were asked if they were satisfied with the accuracy of their estimate. Ninety-nine percent of the retired members reported that they were either very satisfied (66.7 percent) or satisfied (30.8 percent) with the accuracy of the estimate (see Figure 37). Similarly, 82.3 percent of the active members reported that they were either very satisfied (16.3 percent) or satisfied (66.0 percent) with the accuracy of the estimate.

Figure 38: Submitted an Application to TRS for Retirement in Past Two Years



N=479.

Retired members were asked if they had submitted an application to TRS for retirement, PLSO, or death and survivor benefits during the past two years. Fifteen percent of retired members reported that they had submitted an application to TRS for retirement, PLSO, or death and survivor benefits during that time (see Figure 38).

As shown in Table 43, the percentage of retired members who submitted an application to TRS for retirement in the past two years varied with age, gender and institution. Nineteen percent of male retired members who were age 63 and under from public schools, compared to 36.1 percent of similar female respondents, indicated they submitted an application. Among higher education employees in this same age group, the percentages were 50.0 percent for male respondents and 22.2 percent for female respondents.

For male retired members age 64 to 69 from public schools, 13.0 percent reported that they submitted an application to TRS for retirement in the past two years to 25.9 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 25.0 percent for male respondents and 15.4 percent for female respondents.

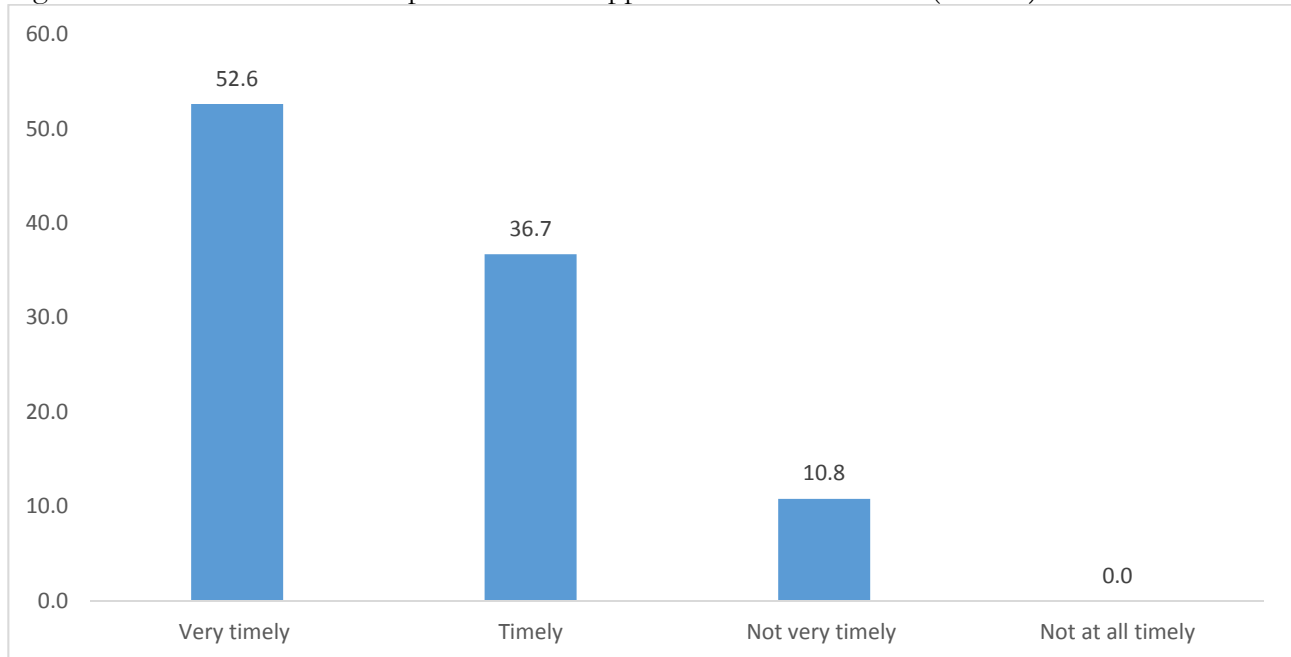
For male retired members between ages 70 to 74 from public schools, the percentage that submitted an application to TRS for retirement in the past two years was 12.5 percent compared to 6.1 percent of female respondents. Among higher education employees in the same age group, no males and 12.5 percent of female respondents submitted an application.

Three percent of the male retired members from public schools age 75 and over and 5.3 percent of similar female respondents reported that they submitted an application to TRS for retirement in the past two years. Among higher education employees in the same age group, 16.7 percent of males and no female respondents submitted an application.

Table 43: Submitted an Application to TRS for Retirement in Past Two Years by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
63 and under		
Public Schools		
Male	19.0	81.0
Female	36.1	63.9
Higher Education		
Male	50.0	50.0
Female	22.2	77.8
64 to 69		
Public Schools		
Male	13.1	87.0
Female	25.9	74.1
Higher Education		
Male	25.0	75.0
Female	15.4	84.6
70 to 74		
Public Schools		
Male	12.5	87.5
Female	6.1	90.9
Higher Education		
Male	0.0	100.0
Female	12.5	87.5
75 and over		
Public Schools		
Male	3.3	96.7
Female	5.3	94.7
Higher Education		
Male	16.7	83.3
Female	0.0	100.0

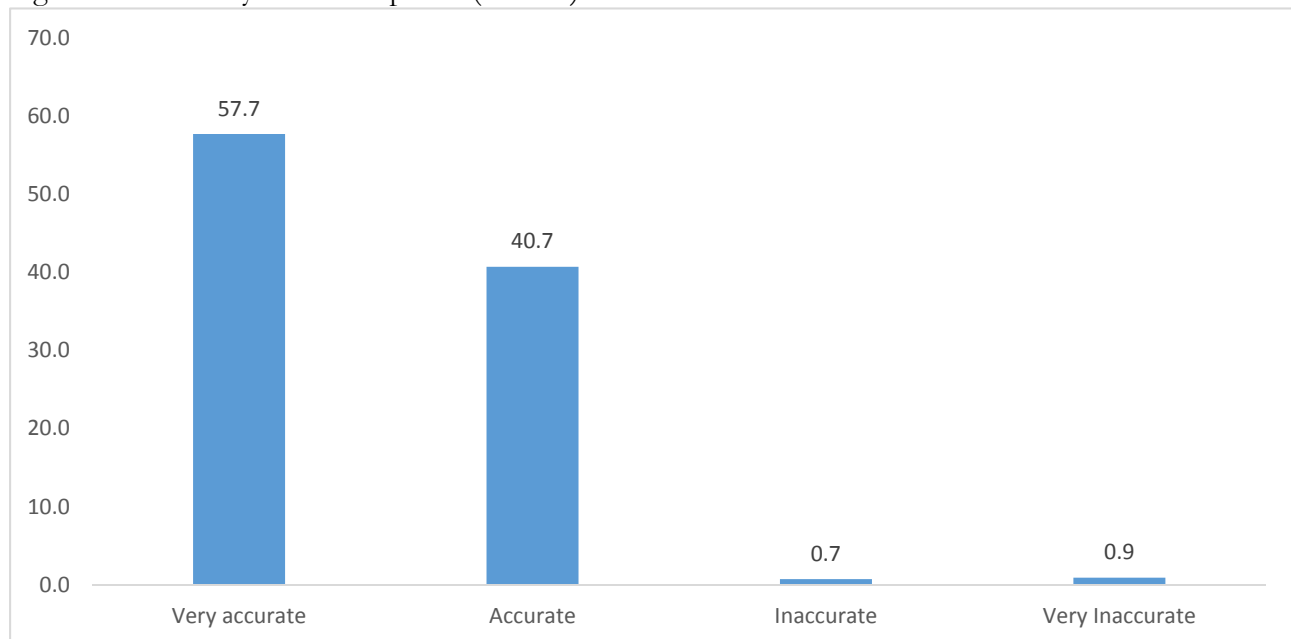
Figure 39: Timeliness of the Response to TRS Application for Retirement (Retired)



N=84

As shown in Figure 39, 89.3 percent of the retired members who had gotten a response reported the TRS response was either very timely (52.6 percent) or timely (36.7 percent).

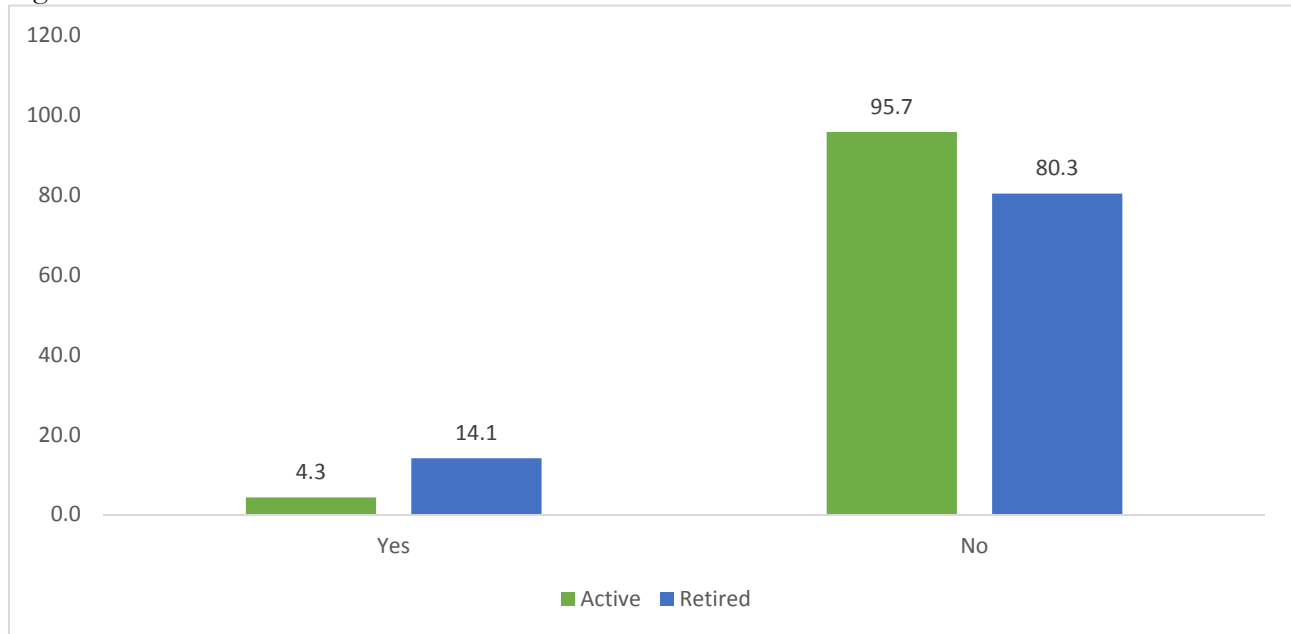
Figure 40: Accuracy of the Response (Retired)



N=84.

Respondents who had gotten a response from TRS were asked to rate the accuracy of the response (see Figure 40). Ninety-eight percent of the retired members reported the estimate was either very accurate (57.7 percent) or accurate (40.7 percent).

Figure 41: Ever Received a Bill from TRS



N= 479 for retired members, *N*= 828 for active members.

Both retired and active members were asked if they received a bill from TRS for any special service purchase (see Figure 41). A small percentage, 14.1 percent for retired members and 4.3 percent for active members, reported that they had received a bill for a special service purchase.

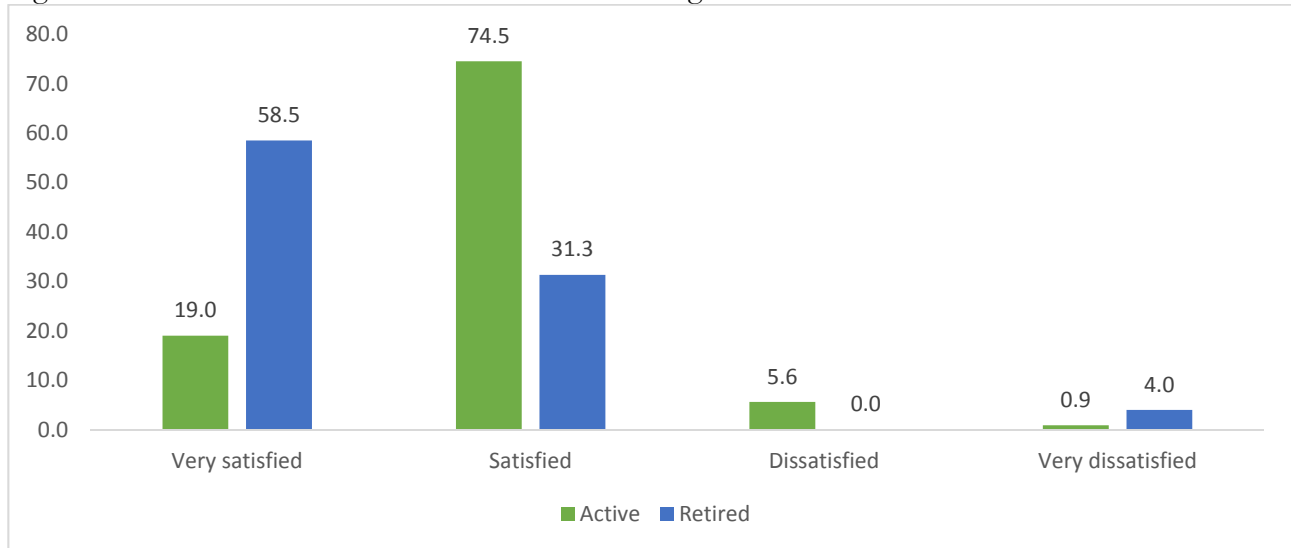
Table 44 shows that responses among active members increased as the age of the respondent increased. For retired members, the reverse is true. As age increases, retired members are less likely to report receiving a bill from TRS.

Table 44: Ever Received a Bill from TRS by Age (Active and Retired Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent (Active)		
36 and under	0.0	100.0
37 to 45	3.8	96.2
46 to 51	9.5	90.5
52 and over	14.0	86.0
Age of respondent (Retired)		
63 and under	31.1	68.9
64 to 69	22.0	77.7
70 to 74	7.9	89.7
75 and over	4.7	95.3

p<.01 for active and retired members.

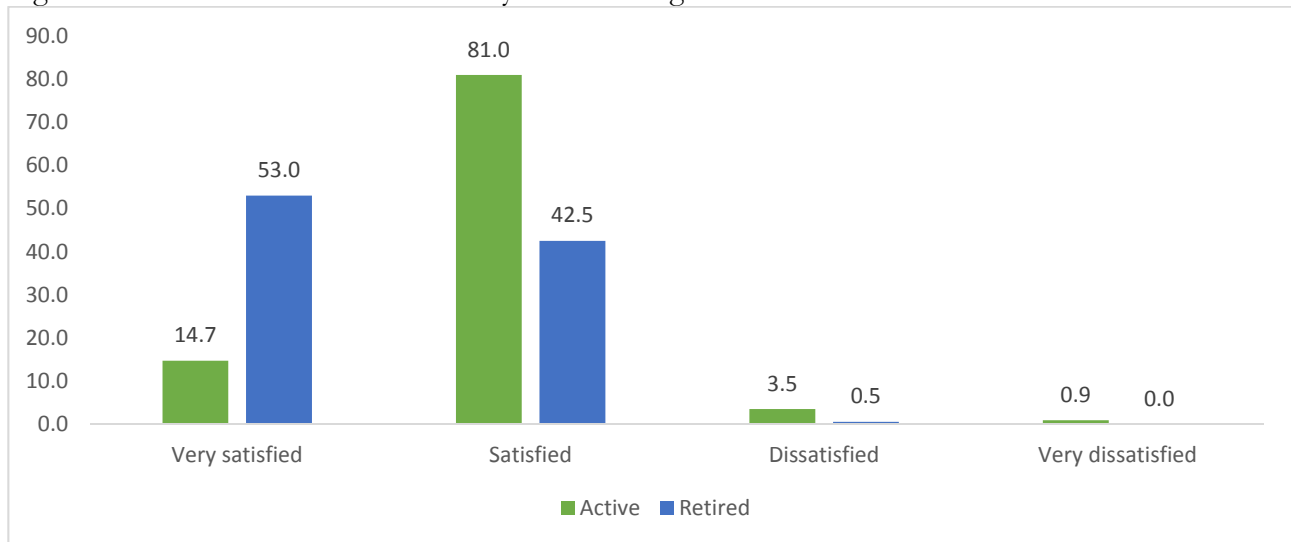
Figure 42: Satisfaction with the Timeliness of the Billing



N= 78 for retired members; N=63 for active members.

Respondents who had received a bill from TRS were asked whether they were satisfied with the timeliness of the billing. Ninety percent of the retired members reported that they were either very satisfied (58.5 percent) or satisfied (31.3 percent) with the timeliness of the billing (see Figure 42). Ninety-four percent of active members reported that they were either very satisfied (19.0 percent) or satisfied (74.5 percent) with the timeliness of the billing.

Figure 43: Satisfaction with the Accuracy of the Billing

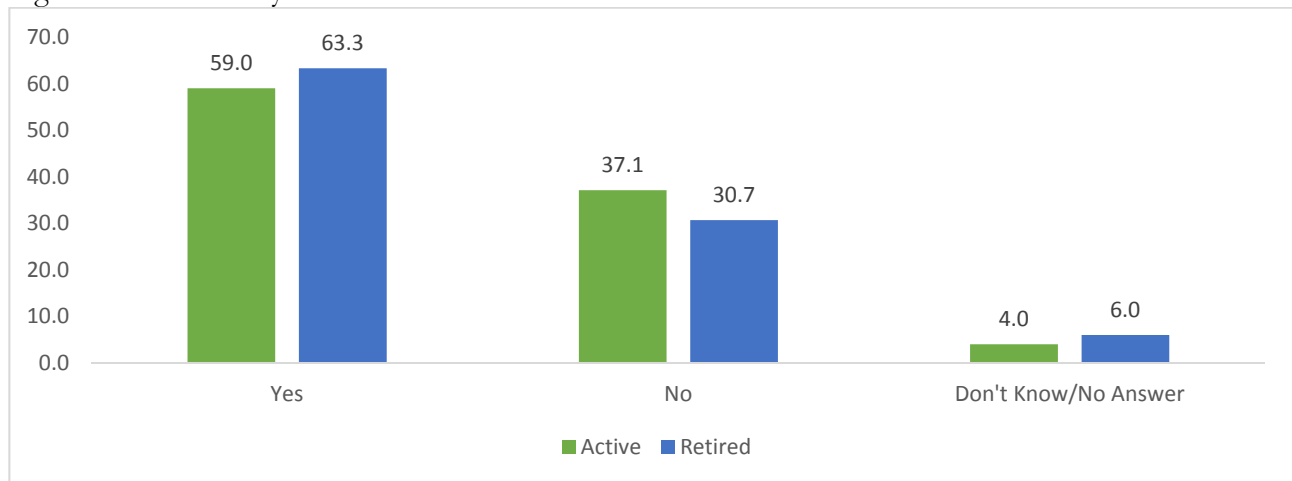


N= 78 for retired members; N= 63 for active members.

Respondents who had received a bill from TRS were also asked whether they were satisfied with the accuracy of the billing. Ninety-six percent of the retired members reported that they were either very satisfied (53.0 percent) or satisfied (42.5 percent) with the accuracy of the billing (see Figure 43). Similarly, ninety-six percent of active members reported that they were either very satisfied (14.7 percent) or satisfied (81.0 percent) with the accuracy of the billing.

TRS-Care and TRS-ActiveCare

Figure 44: Covered by TRS-Care or TRS-ActiveCare Plan



N=479 for retired members; N=828 for active members.

Retired members and active members were asked if they were covered by TRS-Care (retired members) or TRS-ActiveCare (active members). Sixty-three percent of retired members were covered by TRS-Care while 59.0 percent of active members were covered by TRS-ActiveCare (see Figure 44).

As shown in Table 45, the percentage of retired members who were covered by TRS-Care varied with age, gender and institution. Ninety percent of male retired members who were age 63 and under from public schools, compared to 82.0 percent of similar female respondents, indicated they were covered by TRS-Care. Among higher education employees in this same age group, the percentages were 0.0 percent for male respondents and 10.0 percent for female respondents.

For male retired members age 64 to 69 from public schools, 78.3 percent reported that they were covered by TRS-Care to 67.9 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 0.0 percent for male respondents and 7.1 percent for female respondents.

For male retired members between ages 70 to 74 from public schools, the percentage that were covered by TRS-Care was 81.3 percent compared to 68.2 percent of the female respondents. Among higher education employees in the same age group, 0.0 percent of male and 12.5 percent of female respondents were covered by TRS-Care.

Seventy percent of the male retired members from public schools age 75 and over and 64.9 percent of similar female respondents reported that they were covered by TRS-Care. Among higher education employees in the same age group, 16.7 percent of males and 11.8 percent of female respondents were covered by TRS-Care.

Table 45: Covered by TRS-Care by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
63 and under		
Public Schools		
Male	90.0	10.0
Female	82.0	18.0
Higher Education		
Male	0.0	100.0
Female	10.0	80.0
64 to 69		
Public Schools		
Male	78.3	21.7
Female	67.9	32.1
Higher Education		
Male	0.0	100
Female	7.1	78.6
70 to 74		
Public Schools		
Male	81.3	12.5
Female	68.2	28.8
Higher Education		
Male	0.0	100.0
Female	12.5	75.0
75 and over		
Public Schools		
Male	70.0	26.7
Female	64.9	20.2
Higher Education		
Male	16.7	83.3
Female	11.8	70.6

As shown in Table 46, the percentage of active members who were covered by TRS-ActiveCare varied with age, gender and institution. Sixty-nine percent of male active members who were age 36 and under and working in public schools, compared to 45.1 percent of similar female respondents, indicated they were covered by TRS-ActiveCare. Among higher education employees in this same age group, the percentages were 36.4 percent for male respondents and 43.6 percent for female respondents.

For male active members age 37 to 45 from public schools, 79.5 percent reported that they were covered by TRS-ActiveCare compared to 70.9 percent of similar female respondents. Among higher education employees from the same age group, the comparable percentages were 29.4 percent for male respondents and 44.4 percent for female respondents.

For male active members between ages 46 to 51 from public schools, the percentage that were covered by TRS-ActiveCare was 73.7 percent compared to 76.1 percent of the female respondents. Among

higher education employees in the same age group, 50.0 percent of male and 33.3 percent of female respondents were covered by TRS-ActiveCare.

Seventy-three percent of the male active members from public schools age 52 and over and 77.1 percent of similar female respondents reported that they were covered by TRS-ActiveCare. Among higher education employees in the same age group, 42.9 percent of male and 33.3 percent of female respondents were covered by TRS-ActiveCare.

Table 46: Covered by TRS-ActiveCare by Selected Demographics (Active Member)

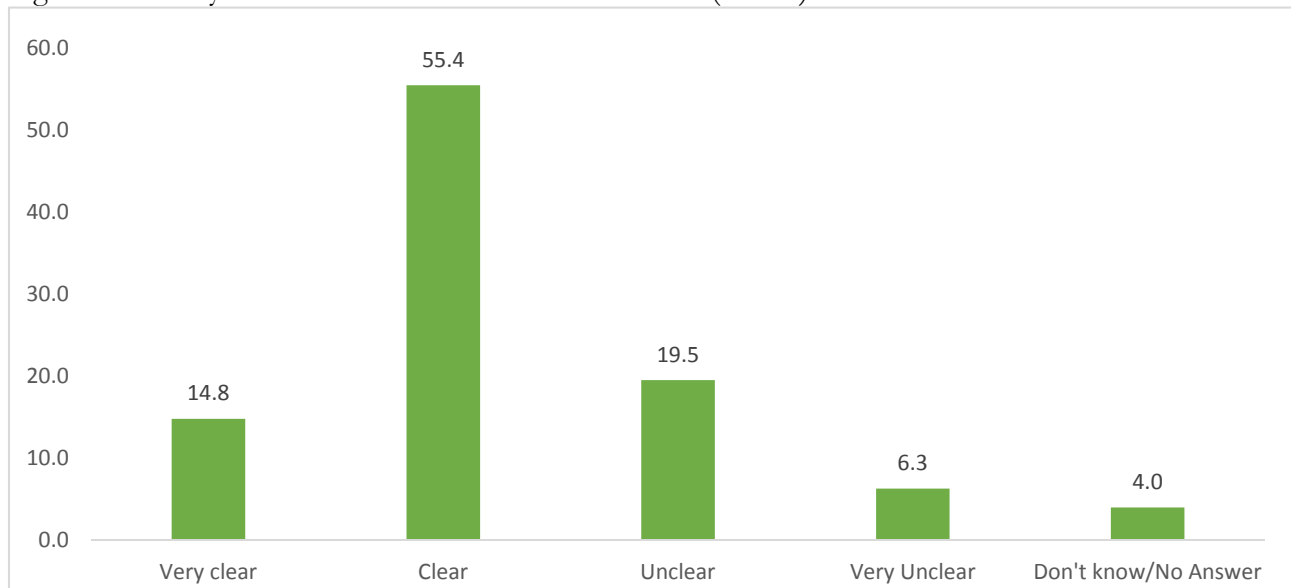
Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	69.0	25.3
Female	45.1	48.4
Higher Education		
Male	36.4	54.5
Female	43.6	56.4
37 to 45		
Public Schools		
Male	79.5	20.5
Female	70.9	29.1
Higher Education		
Male	29.4	64.7
Female	44.4	46.7
46 to 51		
Public Schools		
Male	73.7	21.1
Female	76.1	21.7
Higher Education		
Male	50.0	50.0
Female	33.3	66.7
52 and over		
Public Schools		
Male	73.1	26.9
Female	77.1	21.7
Higher Education		
Male	42.9	57.1
Female	33.3	61.9

Table 47: Reason Did Not Enroll in TRS-ActiveCare

	Percentage Responding (n=184)
Have health coverage elsewhere	86.9
Another reason not mentioned	11.4
Cost is too high	19.6
Do not feel need for health care coverage	6.0
Other	24.5

Active members who did not enroll even though their districts offered the plan were asked why they did not enroll. As shown in Table 47, the most common reason was that they had coverage elsewhere. Among the respondents who offered “other” as their reason, most indicated (1) they had other coverage or coverage they liked better; (2) that they did not know what TRS-ActiveCare was or were not sure it had been offered to them, or (3) that they were still working (and not retired).

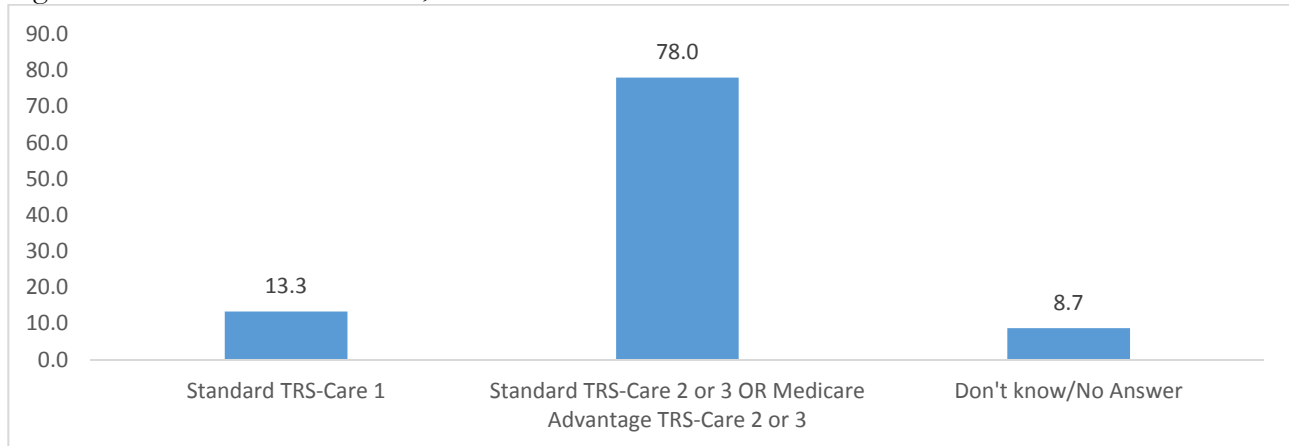
Figure 45: Clarity of TRS-ActiveCare Enrollment Guide (Active)



N=457.

Active members who were employed for a district or entity participating in TRS-ActiveCare were asked if the enrollment guide was clear. As shown in Figure 45, 70.2 percent of those active members reported the enrollment guide for this health care program was either very clear (14.8 percent) or clear (55.4 percent).

Figure 46: Have TRS-Care Plan 1, 2 or 3



N=206.

Retired members who had the TRS-Care plan were asked if they had Standard TRS-Care 1, Standard TRS-Care 2 or 3, or Medicare Advantage TRS-Care 2 or 3. As shown in Figure 46, the largest percentage of retired members had the Standard or Medicare TRS-Care Plans 2 or 3 (78.0 percent), followed by Standard TRS-Care 1 (13.3 percent) plan.

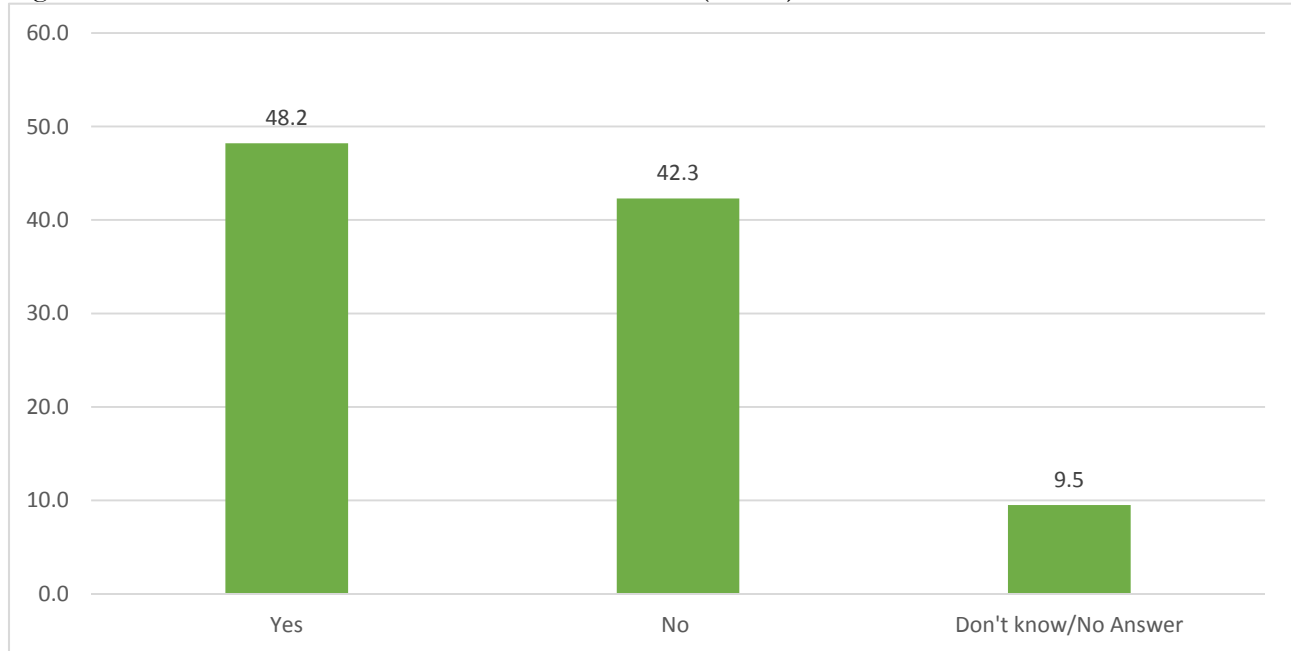
Table 48 shows that response among retired members varied by age, gender, and institution type. While Standard or Medicare Advantage TRS-Care Plans 2 or 3 was selected most often by each group, respondents aged 64 to 69 were more likely to have the Standard or Medicare Advantage TRS-Care Plans 2 or 3 than any of the other groups. Older male retirees from higher education were more likely to report they did not know which plan they had.

Table 48: Have Standard TRS-Care Plan 1, 2 or 3, or Medicare Advantage TRS-Care 2 or 3 by Selected Demographics (Retired Member)

Demographics	Percentage Responding		
	Standard TRS-Care 1	Standard or Medicare Advantage TRS-Care Plans 2 or 3 or Medicare Advantage TRS-Care 2 or 3	Don't Know
Age of respondent			
63 and under	27.5	66.7	5.1
64 to 69	7.8	90.9	0.9
70 to 74	6.7	76.7	16.9
75 and over	11.2	76.5	12.3
Gender			
Male	21.9	64.4	13.6
Female	10.8	81.9	7.2
Institution Type			
Public School	13.1	79.0	7.9
Higher Education	23.6	35.9	40.4

p=.018 for age; *p*=.058 for gender; *p*<.001 for institution type.

Figure 47: Enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 (Active)



N=455.

Active members who worked for a district or entity that participated in TRS-ActiveCare were asked if they were enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3. As shown in Figure 47, 48.2 percent answered they were enrolled.

As shown in Table 49, the percentage of active members who were enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 varied with age, gender and institution. Seventy-three percent of male active members who were age 36 and under from public schools, compared to 42.7 percent of similar female respondents, indicated they were enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3. Among higher education employees in this same age group, the percentages were 0.0 percent for male respondents and 31.6 percent for female respondents.

For male active members age 37 to 45 from public schools, 56.7 percent reported that they were enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 to 35.8 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 33.3 percent for male respondents and 20.0 percent for female respondents.

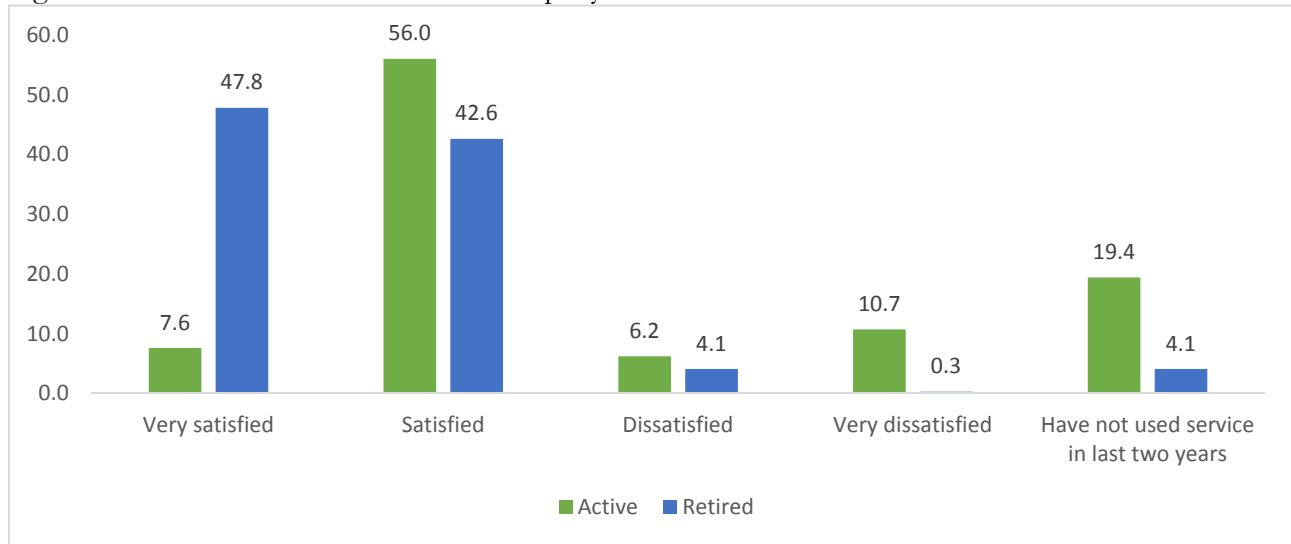
For male active members between ages 46 to 51 from public schools, the percentage that were enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 was 66.7 percent compared to 47.1 percent of female respondents. Among higher education employees in the same age group, 0.0 percent of male and 33.3 percent of female respondents were enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3.

Sixty-three percent of the male active members from public schools age 52 and over and 62.5 percent of similar female respondents reported that they were enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3. Among higher education employees in the same age group, 33.3 percent of male and 42.9 percent of female respondents were TRS-ActiveCare 1, 1-HD, 2 or 3.

Table 49: Enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	72.9	27.1
Female	42.7	42.7
Higher Education		
Male	-	100.0
Female	31.6	52.6
37 to 45		
Public Schools		
Male	56.7	43.3
Female	35.8	52.6
Higher Education		
Male	33.3	50.0
Female	20.0	60.0
46 to 51		
Public Schools		
Male	66.7	20.0
Female	47.1	44.1
Higher Education		
Male	-	100.0
Female	33.3	66.7
52 and over		
Public Schools		
Male	63.2	36.8
Female	62.5	29.7
Higher Education		
Male	33.3	66.7
Female	42.9	57.1

Figure 48: Satisfaction with Insurance Company Claim Services

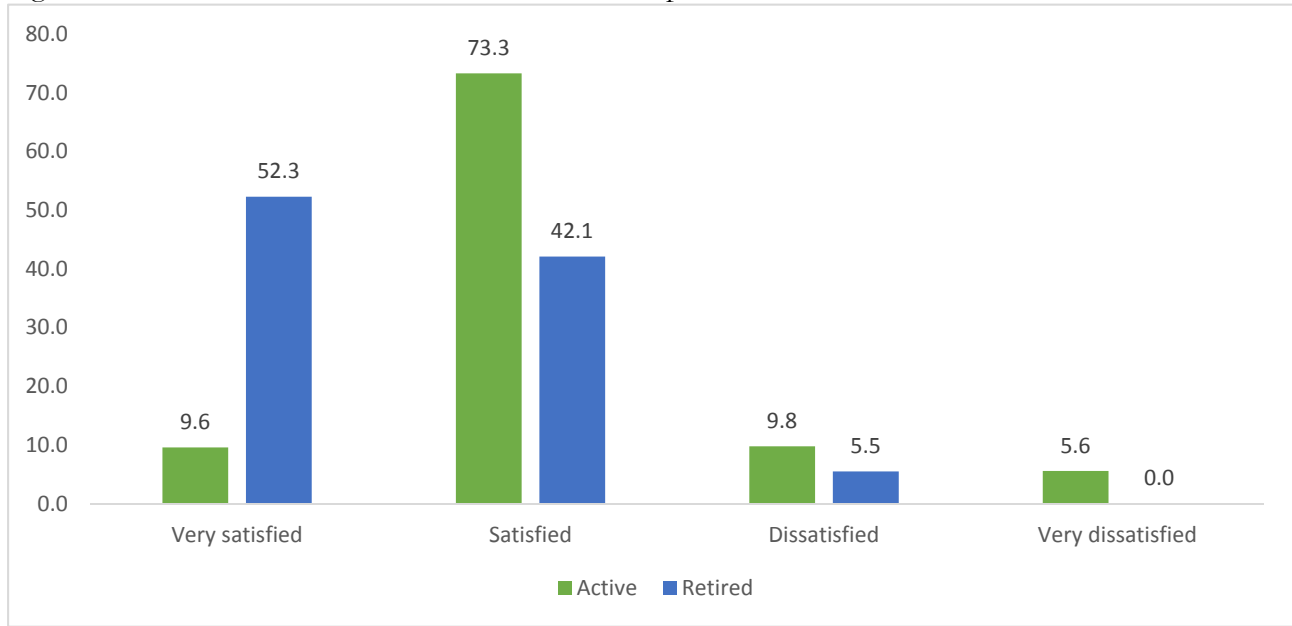


N=141 for retired members; N=220 for active members.

Retired members who had a TRS-Care plan were asked whether they were satisfied with the services they received from Aetna when submitting medical claims. As shown in Figure 48, 90.4 percent of the TRS-Care enrolled retired members stated that they were either very satisfied (47.8 percent) or satisfied (42.6 percent) with the service they received from Aetna when filing a medical claim.

Active members with the TRS-ActiveCare plan were asked if they were satisfied with the services they received from Aetna when submitting medical claims. As shown in Figure 48, 63.6 percent of the TRS-ActiveCare enrolled active members stated that they were either very satisfied (7.6 percent) or satisfied (56.0 percent) with the service they received when filing a medical claim.

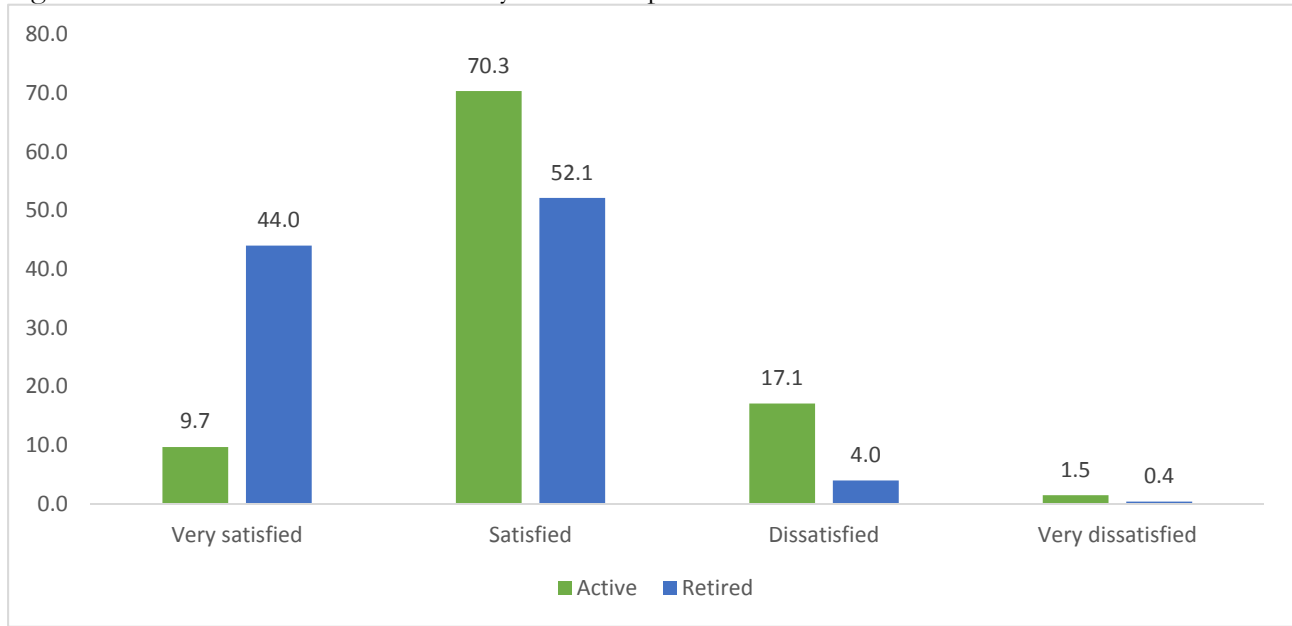
Figure 49: Satisfaction with the Timeliness of the Response



N=134 for retired members; N=177 for active members

Members enrolled in TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the timeliness of the response to their claims. As shown in Figure 49, 94.4 percent of the retired members stated that they were either very satisfied (52.3 percent) or satisfied (42.1 percent) with the timeliness of the response when filing a medical claim. Eighty-three percent of active members reported they very or somewhat satisfied with the timeliness of the response to their claims.

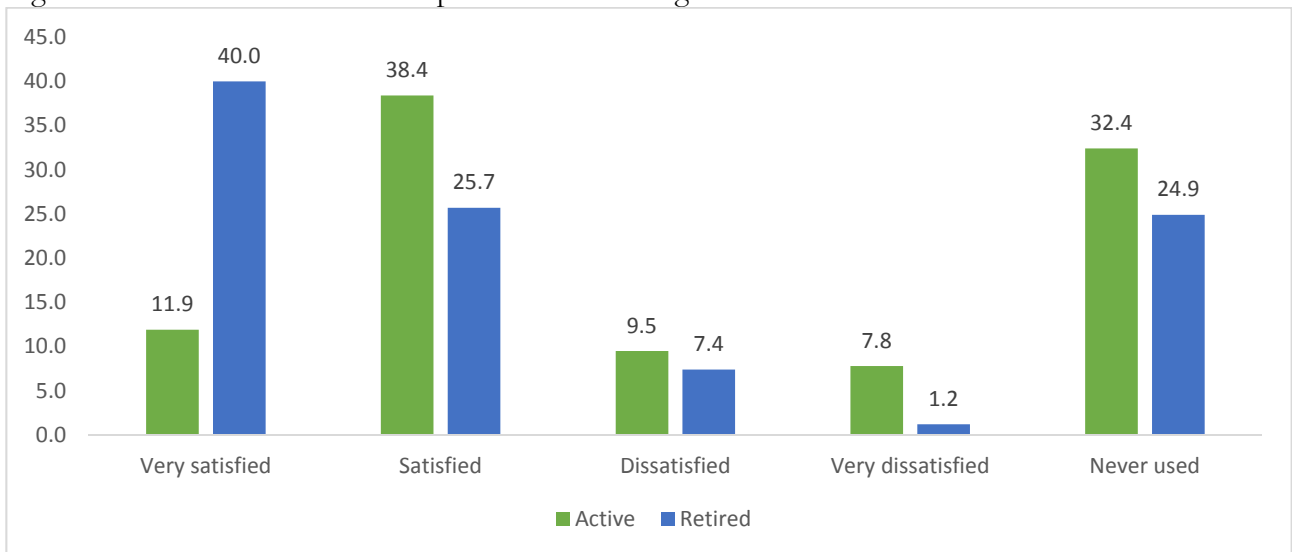
Figure 50: Satisfaction with the Accuracy of the Response



N=134 for retired members; N=177 for active members

Members enrolled in TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the accuracy of the response to their claims. As shown in Figure 50, 96.1 percent of the retired members stated that they were either very satisfied (44.0 percent) or satisfied (52.1 percent) with the accuracy of the response to their claims. Eighty percent of the active members stated that they were either very satisfied (9.7 percent) or satisfied (70.3 percent) with the accuracy of response they received when filing a medical claim.

Figure 51: Satisfaction with Prescription Service through Health Plan

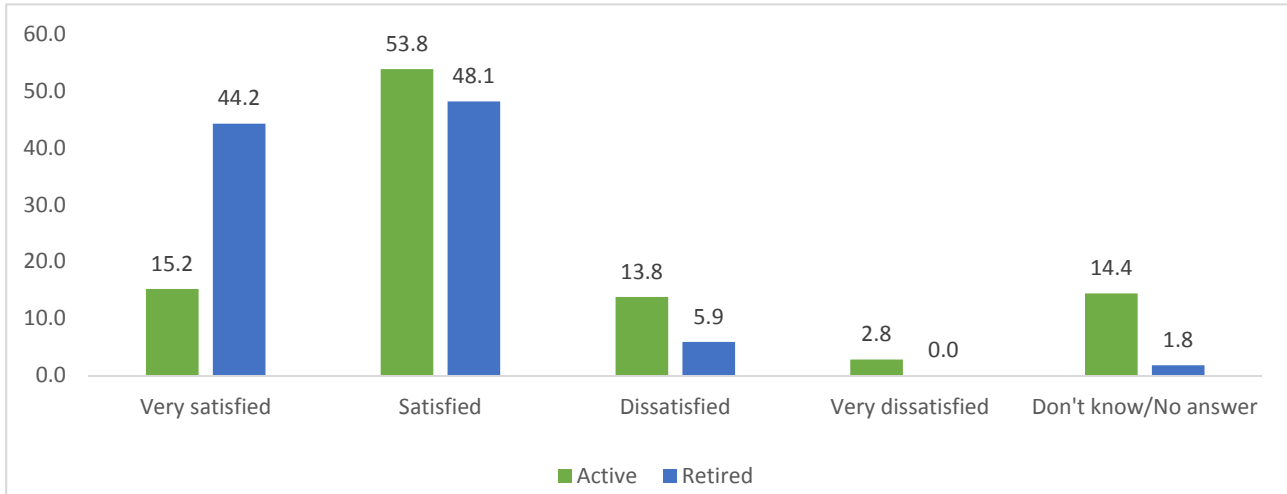


N=141 for retired members; N=217 for active members.

Members enrolled in TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the service they received when filling prescriptions through their health plan's home delivery service. As shown in Figure 51, 65.7 percent of the retired members stated that they were either very satisfied (40.0 percent) or satisfied (25.7 percent) with the service they received when filling a prescription through Express Scripts.

Fifty percent of the active members stated that they were either very satisfied (11.9 percent) or satisfied (38.4 percent) with the service they received when filling a prescription through their health plan.

Figure 52: Satisfaction with Timeliness of Prescription Home Delivery Service

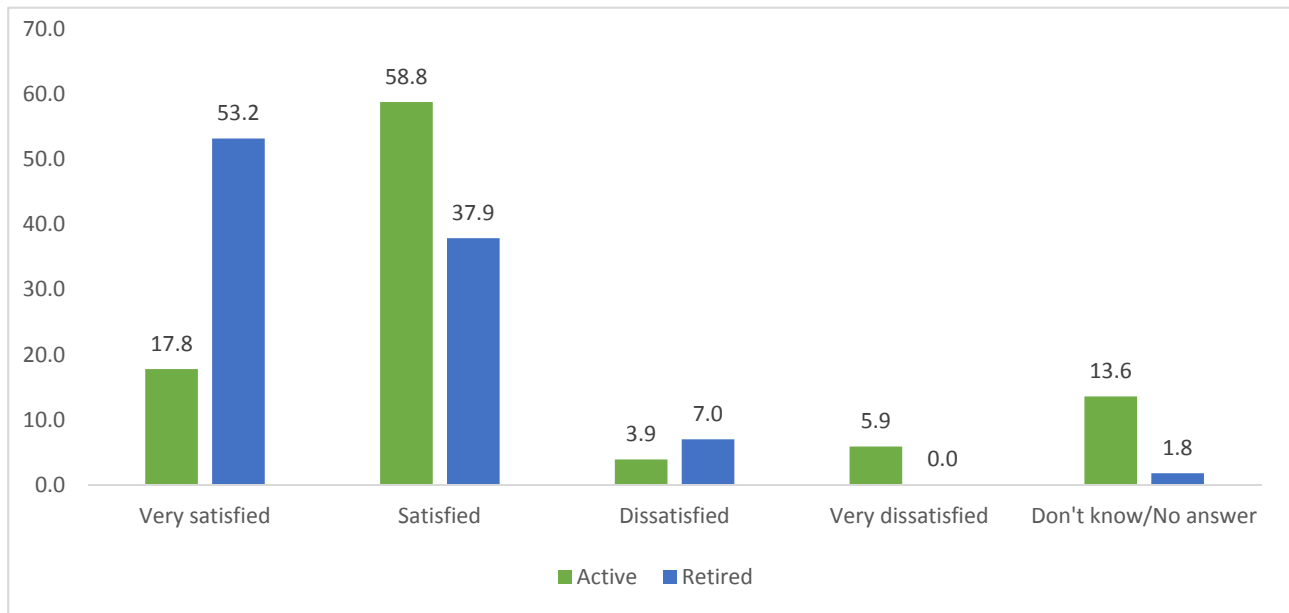


N=95 for retired members; N=147 for active members.

Members enrolled in TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the timeliness of their prescription home delivery. As shown in Figure 52, 92.3 percent of the retired members stated that they were either very satisfied (44.2 percent) or satisfied (48.1 percent) with the service they received. No retired members were very dissatisfied with the timeliness of their prescription delivery.

Sixty-nine percent of the active members stated that they were either very satisfied (15.2 percent) or satisfied (53.8 percent) with the timeliness of the service they received with home delivery of a prescription.

Figure 53: Satisfaction with the Accuracy of the Home Delivered Prescription

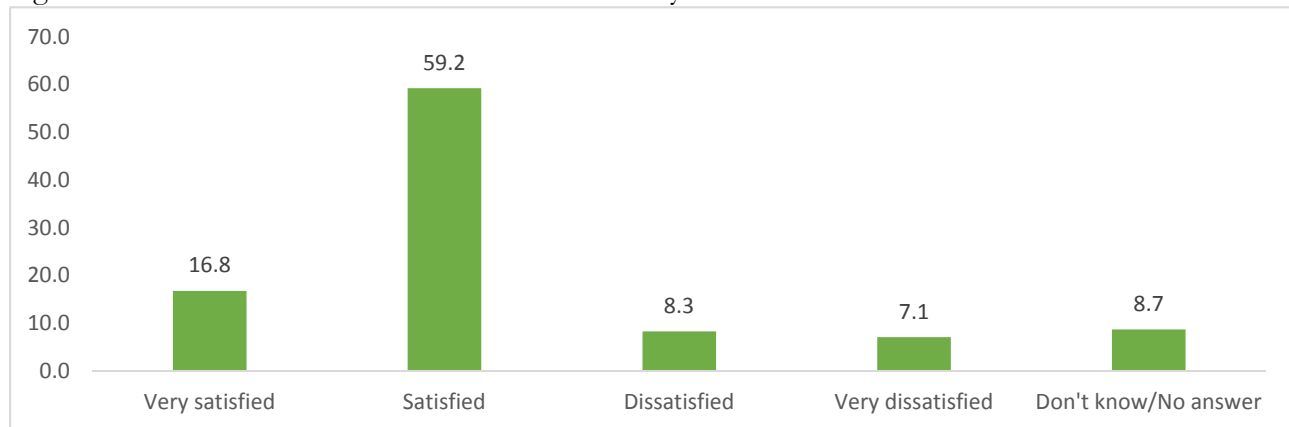


N=95 for retired members; N=147 for active members.

Members enrolled in TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the accuracy of the prescriptions delivered to their homes. As shown in Figure 53, 91.1 percent of the retired members stated that they were either very satisfied (53.2 percent) or satisfied (37.9 percent) with the accuracy of their prescription as delivered.

Seventy-seven percent of the active members stated that they were either very satisfied (17.8 percent) or satisfied (58.8 percent) with the accuracy of their prescription as delivered.

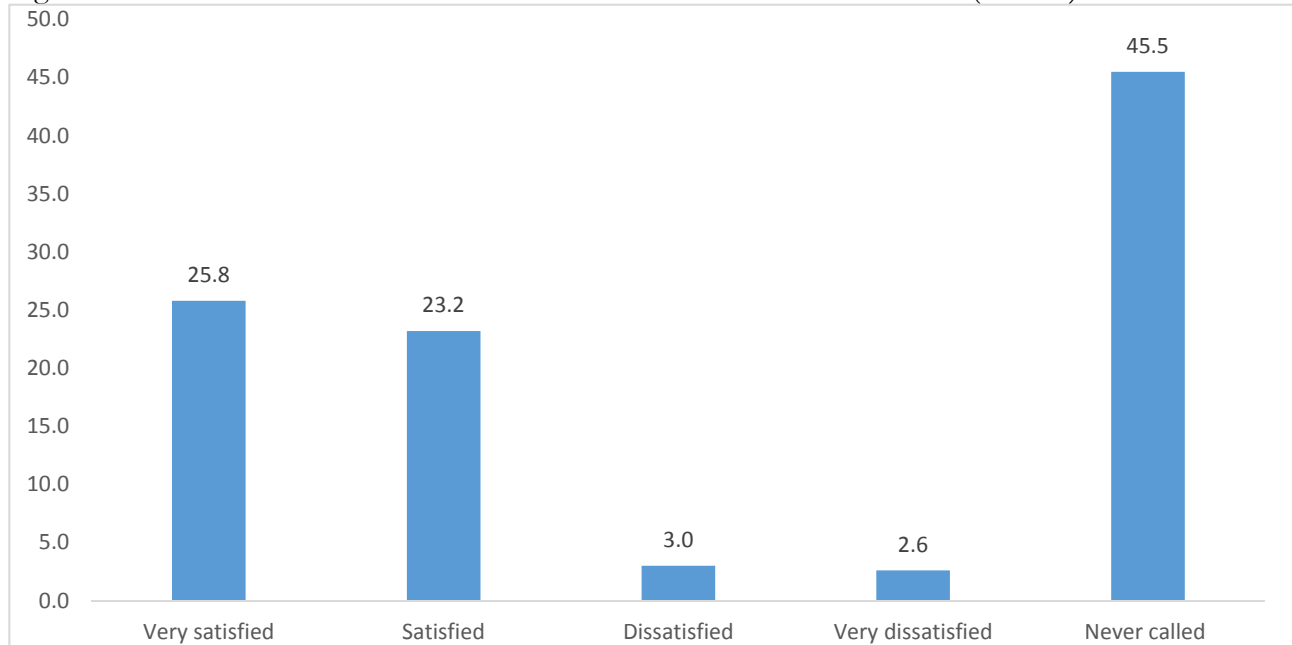
Figure 54: Satisfaction with Caremark Retail Pharmacy Network



N=146

Active members who had filled a prescription through Caremark by mail were asked if they were satisfied with the Caremark retail pharmacy network. As shown in Figure 54, 76.0 percent of those active members were either very satisfied (16.8 percent) or satisfied (59.2 percent).

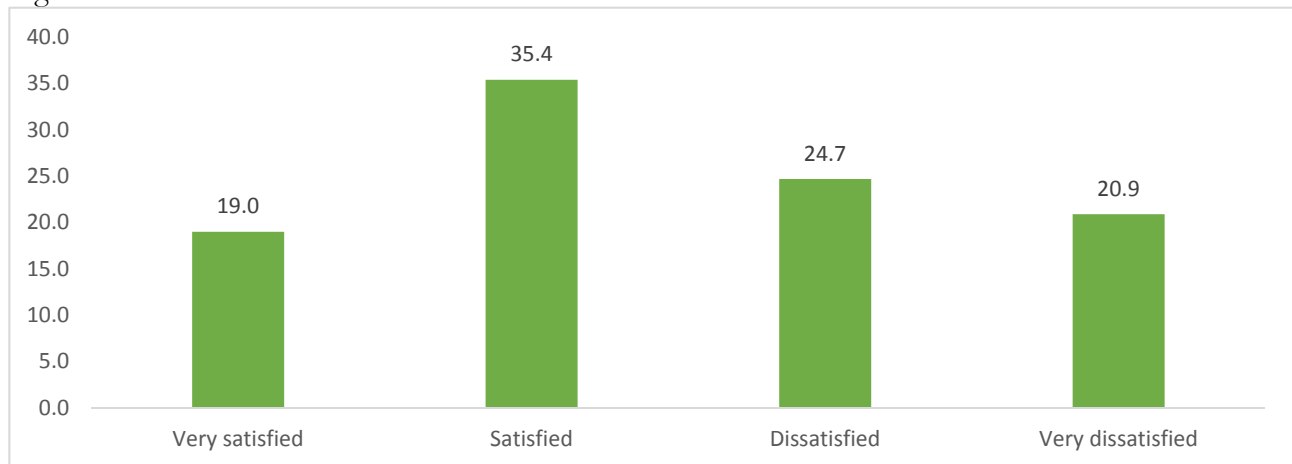
Figure 55: Satisfaction with Services Received from TRS-Care Staff in Austin (Retired)



N=199.

Retired members who were covered by the TRS-Care 2 and TRS-Care 3 plans were asked whether they were satisfied with the service they received when calling the TRS-Care staff in Austin. Among the retired members who called the TRS-Care staff, a combined percentage of 49.0 percent reported that they were either very satisfied (25.8 percent) or satisfied (23.2 percent) with the TRS-Care staff in Austin (see Figure 55).

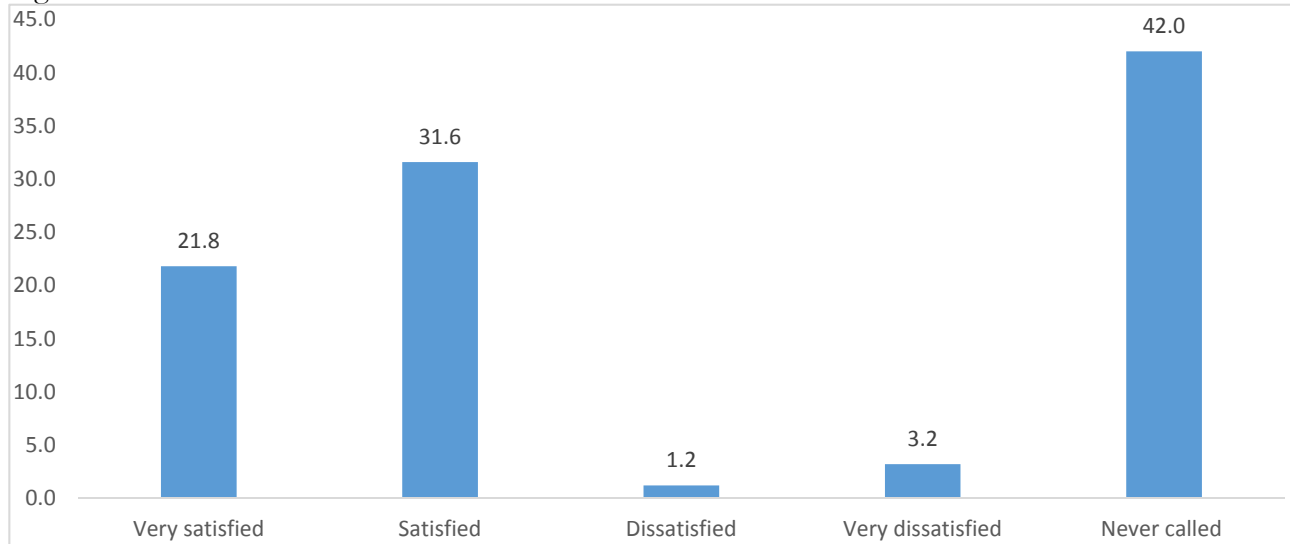
Figure 56: Satisfaction with Services Received from TRS-ActiveCare Staff



N=34.

Active members who were covered by the TRS-ActiveCare plan were asked whether they were satisfied with services received from TRS-ActiveCare staff. Among the 15.8 percent of the 239 active members with TRS-ActiveCare who had called the TRS-ActiveCare staff in Austin, a combined percentage of 54.4 percent reported that they were either very satisfied (19.0 percent) or satisfied (35.4 percent) with the services received from TRS-ActiveCare staff (see Figure 56).

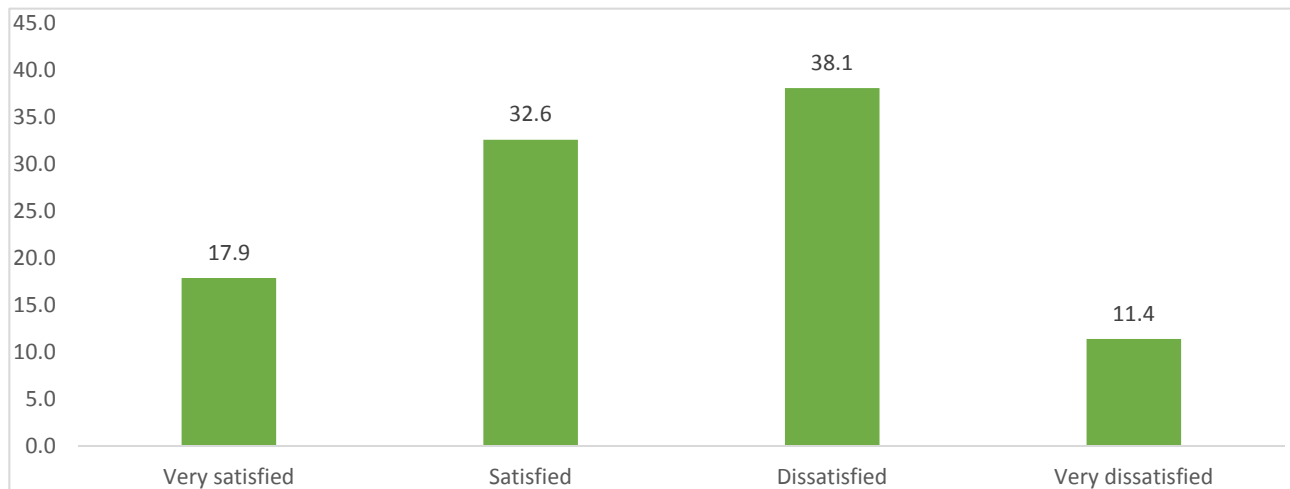
Figure 57: Satisfaction with Service from TRS-Care Aetna Claim Office



N=203.

Retired members who were covered by the TRS-Care 2 and TRS-Care 3 plans were asked whether they were satisfied with the service they received when calling the TRS-Care Aetna Claim office. Among the retired members who called the claim office, a combined percentage of 53.4 percent reported that they were either very satisfied (21.8 percent) or satisfied (31.6 percent) with the service received from the TRS-Care Aetna Claim office (see Figure 57).

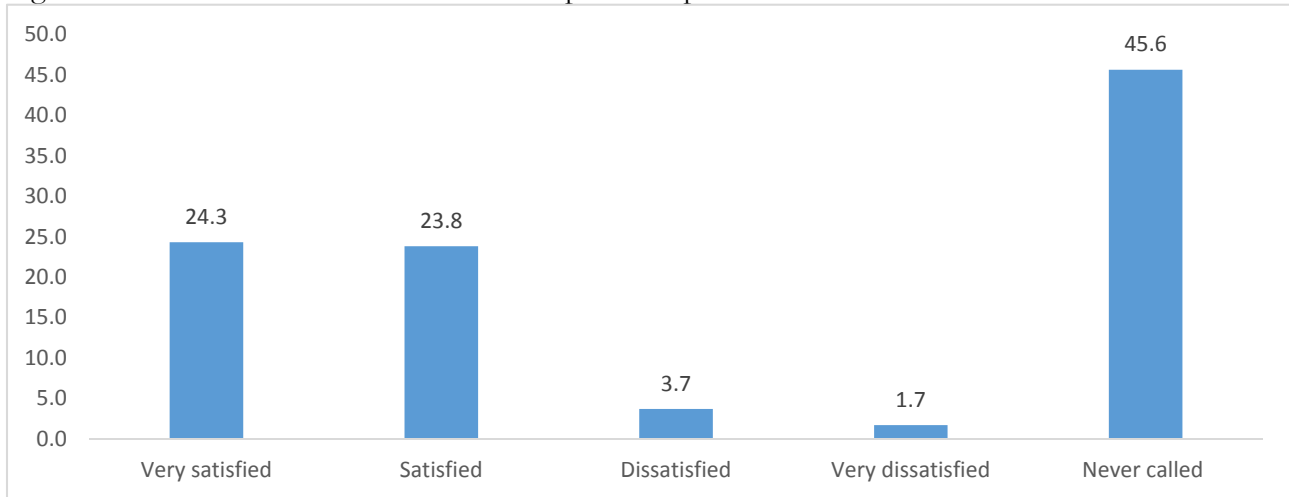
Figure 58: Satisfaction with Service from Aetna Office



N=59.

Active members who were covered by the TRS-ActiveCare plan were asked whether they were satisfied when calling the Aetna customer service office. Among the 29.3 percent of 237 active members with TRS-ActiveCare who had called Aetna, a combined percentage of 50.5 percent reported that they were either very satisfied (17.9 percent) or satisfied (32.6 percent) with the services they received when calling (see Figure 58).

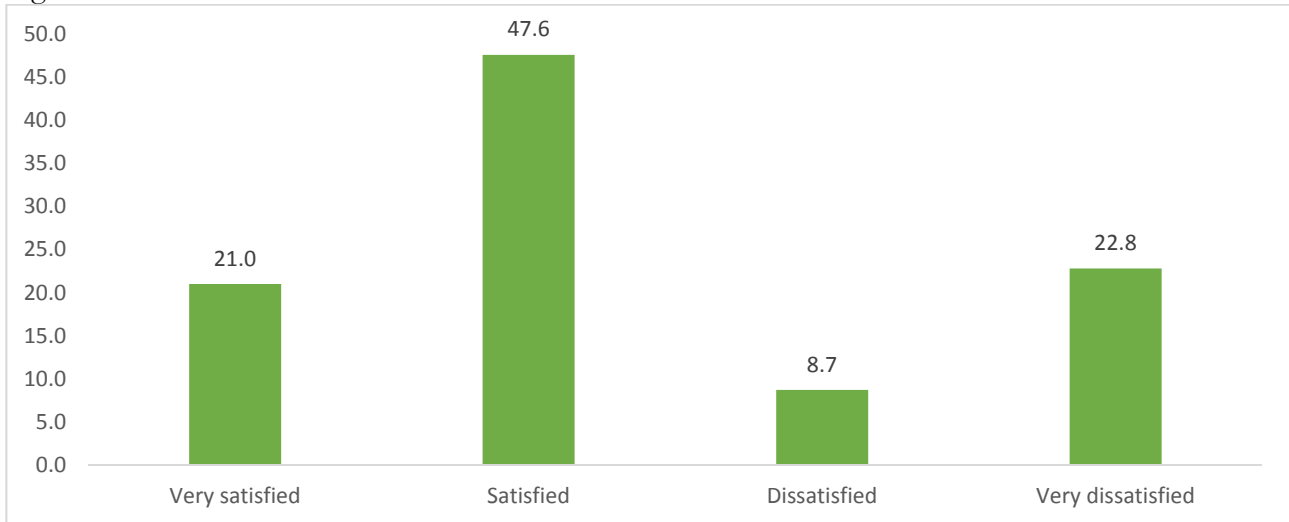
Figure 59: Satisfaction with Services from Express Scripts Service Center



N=203.

Retired members who had called Express Scripts service center were asked if they were satisfied with the service they had received. As shown in Figure 59, 48.1 percent of those respondents rated the service received as either very satisfied (24.3 percent) or satisfied (23.8 percent).

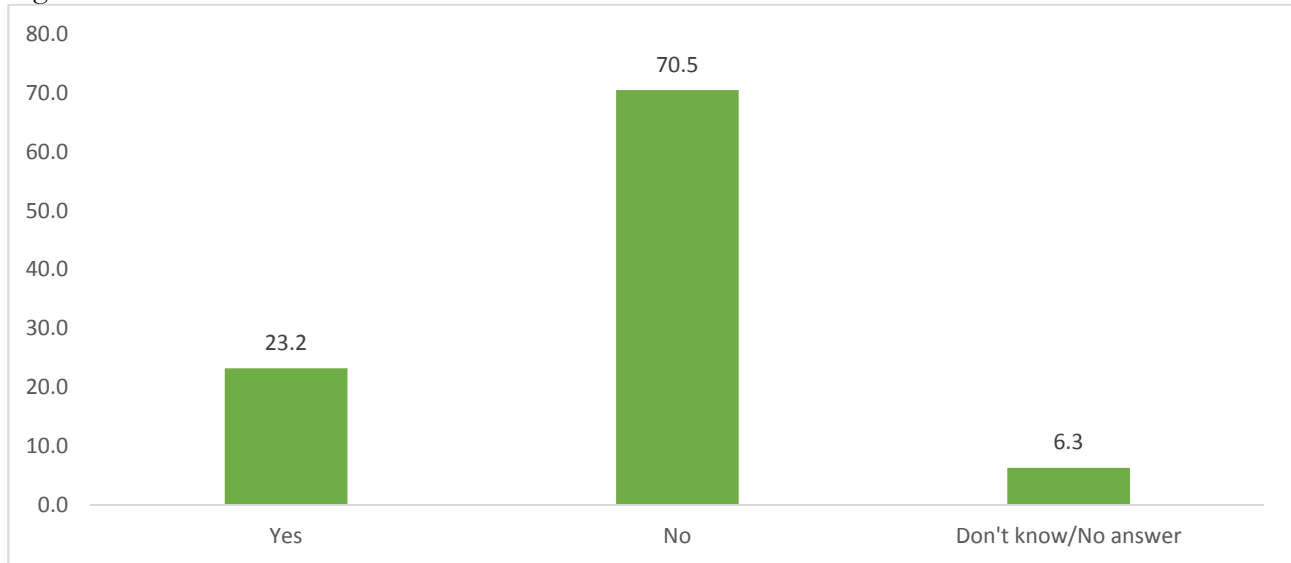
Figure 60: Satisfaction with Services from Caremark Customer Service



N=31.

Two hundred sixteen active members were asked if they had called the TRS-ActiveCare Caremark Health Solutions customer service office. Of those, only 14.6 percent (31 members) had called. Those active members were asked to rate the contact with Caremark customer service office. As shown in Figure 60, 68.6 percent of those respondents were either very satisfied (21.0 percent) or satisfied (47.6 percent).

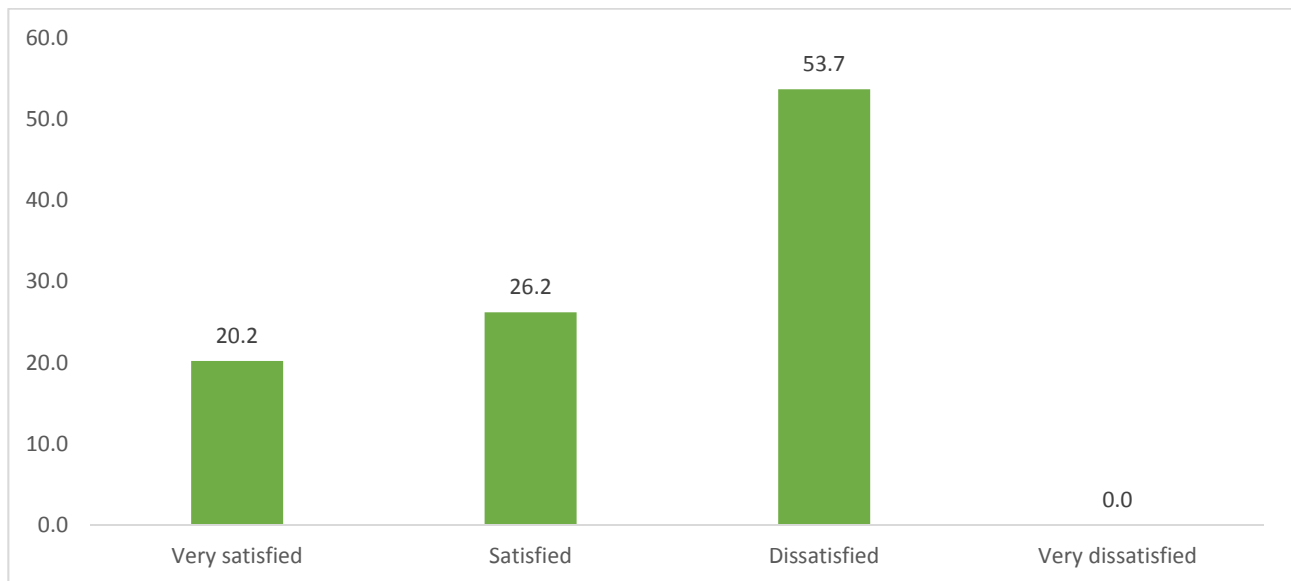
Figure 61: Enrolled in TRS-ActiveCare HMO



N=216.

Active members who were not enrolled in TRS-ActiveCare 1, 1-HD, 2 or 3 were asked if they were enrolled in the TRS-ActiveCare HMO. As shown in Figure 61, 23.2 percent of those respondents answered that they were enrolled in the TRS-ActiveCare HMO.

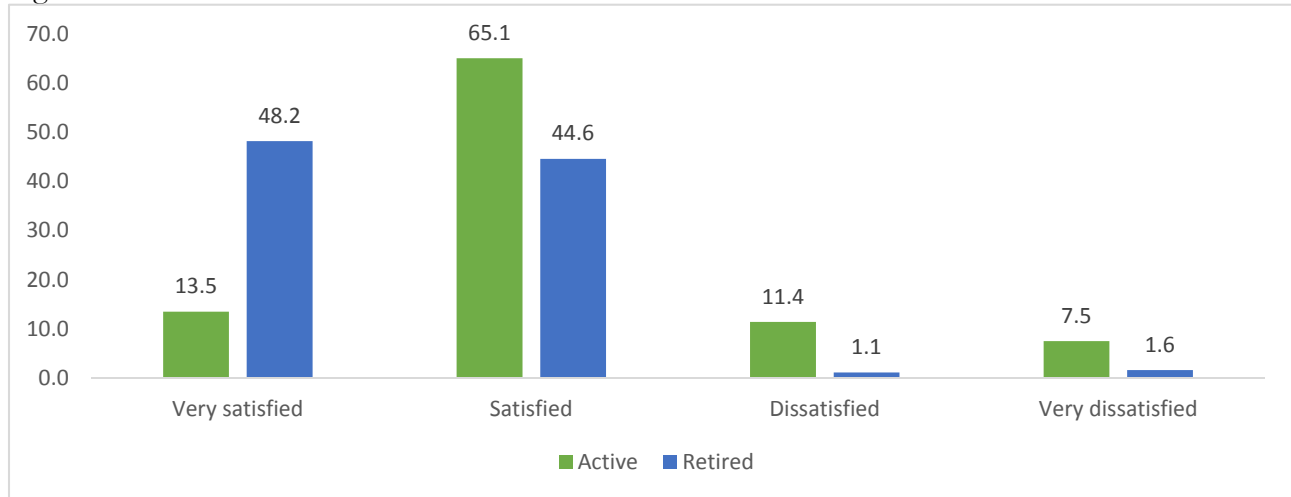
Figure 62: Satisfaction with Services when Calling HMO Customer Service Office



N=9.

Active members who were enrolled in the TRS-ActiveCare HMO were asked if they had called their HMO's customer service office. Twenty-seven percent (or 9 members) of the 48 respondents had called. Those 9 active members were asked to rate the contact with their HMO's customer service office. As shown in Figure 62, 46.4 percent of respondents were very satisfied (20.2 percent) or satisfied (26.2 percent). Fifty-four percent of the respondents were dissatisfied with the service they received from the customer service call, though notably this reflects on the small sample size.

Figure 63: Overall Satisfaction with TRS-Care and TRS-ActiveCare Services



N=203 for retired members. N=214 for active members.

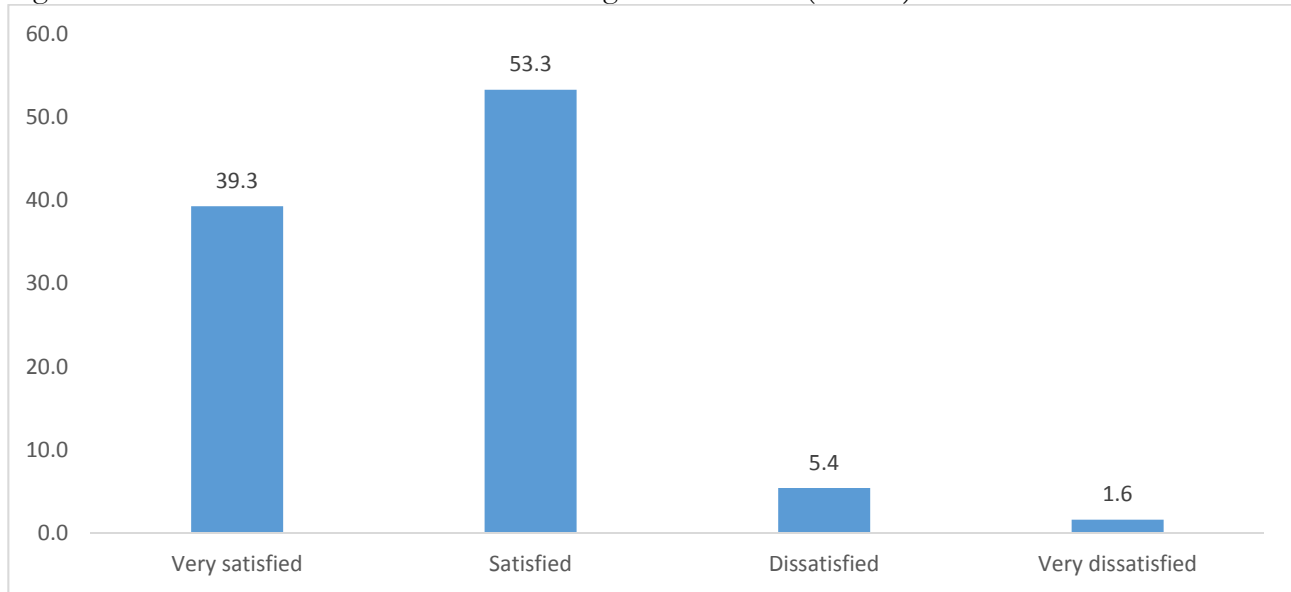
Members were asked to rate their overall satisfaction with TRS-Care and TRS-ActiveCare services. As shown in Figure 63, 92.8 percent of the retired members reported that they were either very satisfied (48.2 percent) or satisfied (44.6 percent) with TRS-Care services. Seventy-nine percent of the active members reported that they were either very satisfied (13.5 percent) or satisfied (65.1 percent) with TRS-ActiveCare services.

As shown in Table 50, female active members were more satisfied with TRS-ActiveCare services than male respondents. Among retired members, satisfaction increases with age. Eighty-four percent of active female members said they were very or somewhat satisfied compared to 69.3 percent of males. For retired members, satisfaction increases with age. Sixty-three percent of retirees 75 and older reported they were very satisfied compared to 34 percent of retirees 63 and under.

Table 50: Overall Satisfaction with TRS-ActiveCare or TRS Care Services by Selected Demographics

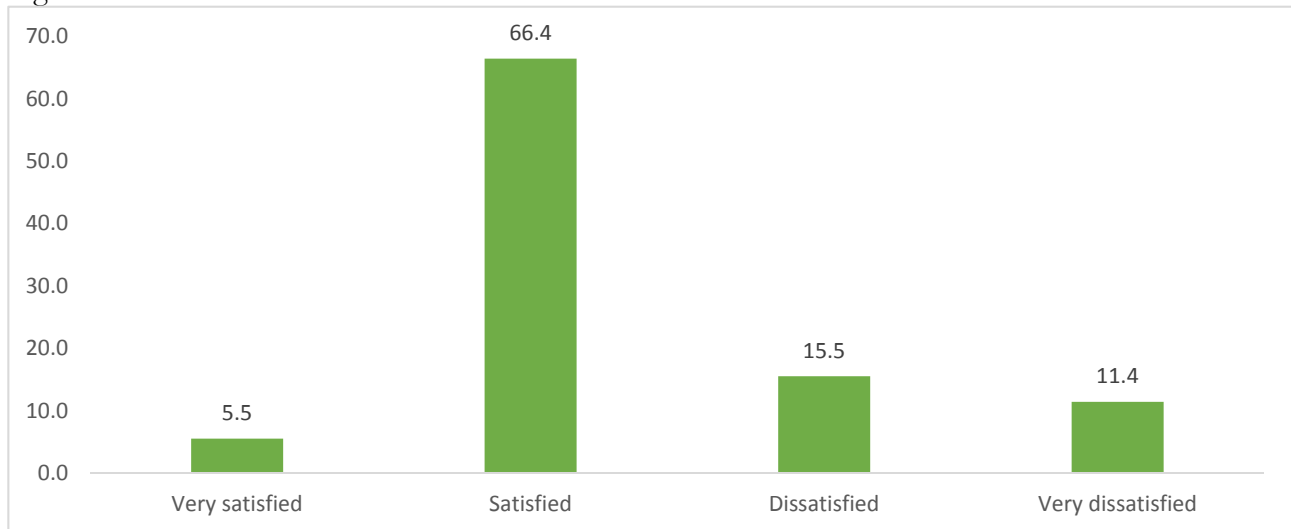
Demographics	Percentage Responding			
	Very Satisfied	Somewhat Satisfied	Dissatisfied	Very Dissatisfied
Gender (Active)				
Male	7.3	62.0	16.8	10.0
Female	17.0	66.9	8.4	6.1
Age (Retired)				
63 and under	33.7	55.4	0.8	7.0
64 to 69	38.0	58.5	0.0	0.0
70 to 74	53.9	41.5	4.5	0.1
75 and older	63.0	28.0	0.0	0.0

Figure 64: Satisfaction with TRS-Care Plan Design and Benefits (Retired)



Retired members who were covered by TRS-Care were asked how satisfied or dissatisfied they were with the plan design and benefits. As shown in Figure 64, 92.6 percent of members were either very satisfied (39.3 percent) or satisfied (53.3 percent). Seven percent were either dissatisfied (5.4 percent) or very dissatisfied (1.6 percent) with the TRS-Care plan design and benefits.

Figure 65: Satisfaction with Benefits under TRS-ActiveCare



N=214.

Active members who were covered by TRS-ActiveCare were asked how satisfied or dissatisfied they were with the benefits under TRS-ActiveCare as being sufficient to meet their health care needs. As shown in Figure 65, 71.9 percent of members were either very satisfied (5.5 percent) or satisfied (66.4 percent). Twenty-seven percent were either dissatisfied (15.5 percent) or very dissatisfied (11.4 percent) with the TRS-ActiveCare benefits as sufficient to meet their health care needs.

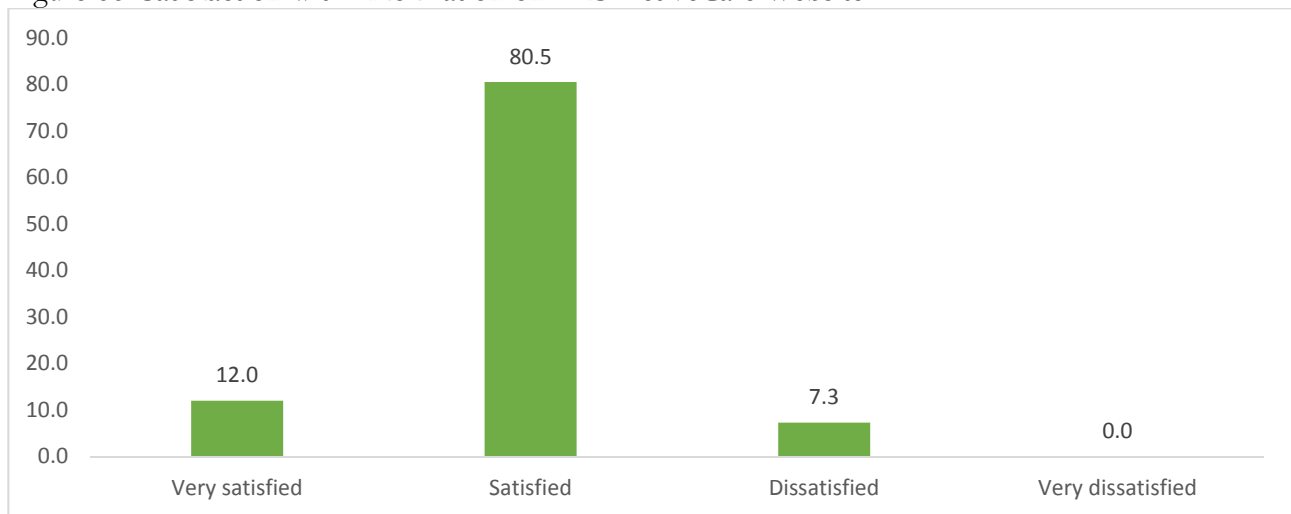
As shown in Table 51, higher education employees and male active members were more satisfied with their benefits under TRS-ActiveCare than public school employees and female respondents.

Table 51: Satisfaction with Benefits under TRS-ActiveCare by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Satisfied	Somewhat Satisfied	Dissatisfied	Very Dissatisfied
Type of Institution				
Public Schools	4.8	66.9	15.5	12.2
Higher Education	15.4	59.1	15.6	0.2
Gender				
Male	9.8	60.9	13.2	15.6
Female	3.0	69.5	16.9	9.0

$p < .01$ for institution; $p = .34$ for gender.

Figure 66: Satisfaction with Information on TRS-ActiveCare Website



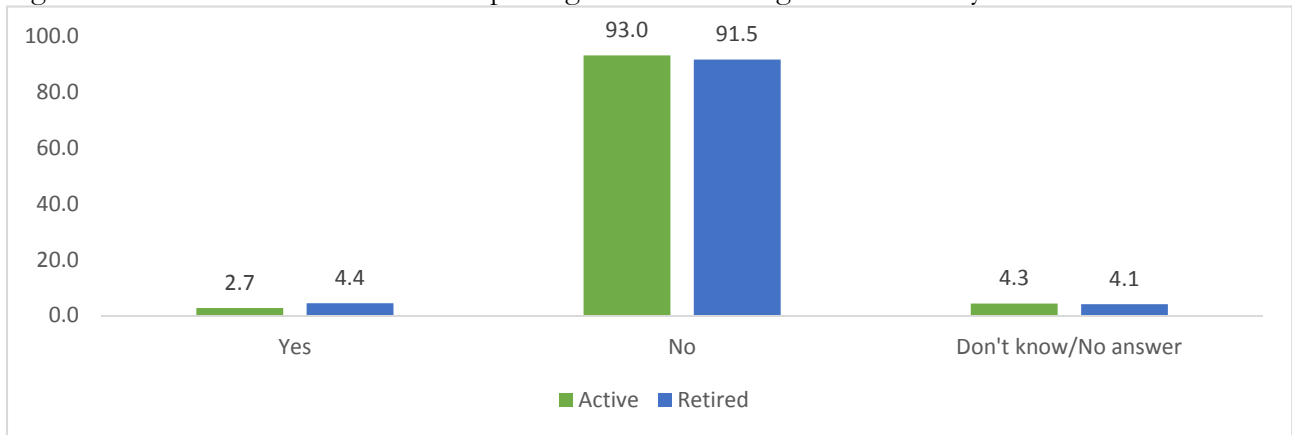
$N=90$.

Active members who were enrolled in TRS-ActiveCare were asked if they had accessed information about their health care benefits through TRS-ActiveCare. Just under half of TRS-ActiveCare members (48 percent) had accessed their benefits online.

Among members who had accessed their benefits online, 92.5 percent of respondents reported they were either very satisfied (12 percent) or satisfied (80.5 percent) with the information they received from the website.

Long-Term Care

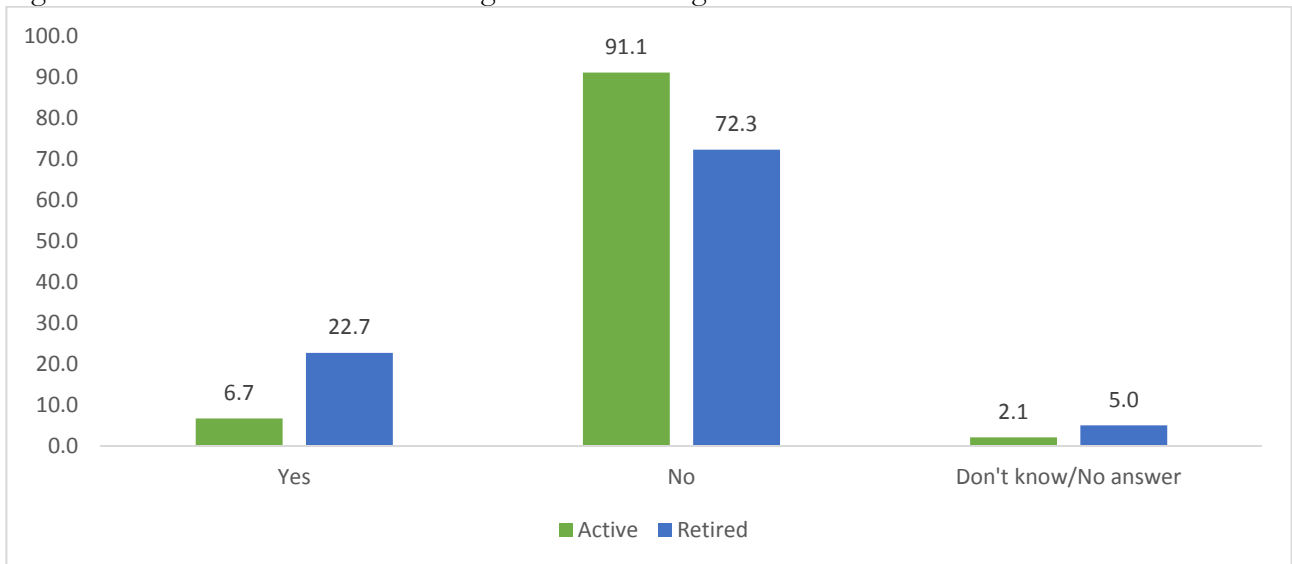
Figure 67: Enrolled in Genworth Group Long-Term Care Program Offered by TRS



N=479 for retired members; N=828 for active members.

Members asked if they were currently enrolled in the Genworth group long-term care insurance program. As shown in Figure 67, 4.4 percent of the retired members and 2.7 percent of the active members were currently enrolled.

Figure 68: Examined a Genworth Long-Term Care Program Enrollment Kit



N=453 for retired members; N=794 for active members.

Twenty-three percent of retired members had examined the enrollment kit for the program to determine if that coverage might be right for them. Only 6.7 percent of active members had done the same (see Figure 68).

As shown in Table 52, the percentage of retired members who indicated that they had examined a Genworth enrollment kit was higher among public school employees. This percentage varied by age among active members.

Table 52: Examined a Genworth Group Long-Term Care Program Enrollment Kit by Selected Demographics (Retired Member)

Demographics	Percentage Responding	
	Yes	No
Type of Institution		
Public Schools	24.2	70.8
Higher Education	13.1	82.0

$p=.11$.

Table 53: Examined a Genworth Group Long-Term Care Program Enrollment Kit by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
Age of respondent		
36 and under	7.3	89.8
37 to 45	7.5	91.2
46 to 51	6.9	93.1
52 and over	3.9	93.7

$p=.78$.

Table 54: Reasons Not Enrolled in Long-Term Care Insurance through TRS

	Percentage responding	
	Retired member (n=104)	Active member (n=54)
Cost is too high	62.4	59.1
Didn't feel coverage was needed	25.5	25.4
Not eligible	9.9	3.3
Already have long-term care insurance	22.2	32.8
Have alternative coverage through spouse or elsewhere	33.6	34.0
Coverage did not have desired features	12.9	31.8
Other reason	19.1	0.1

Table 55: Reasons Enrollment Kit Was Not Requested

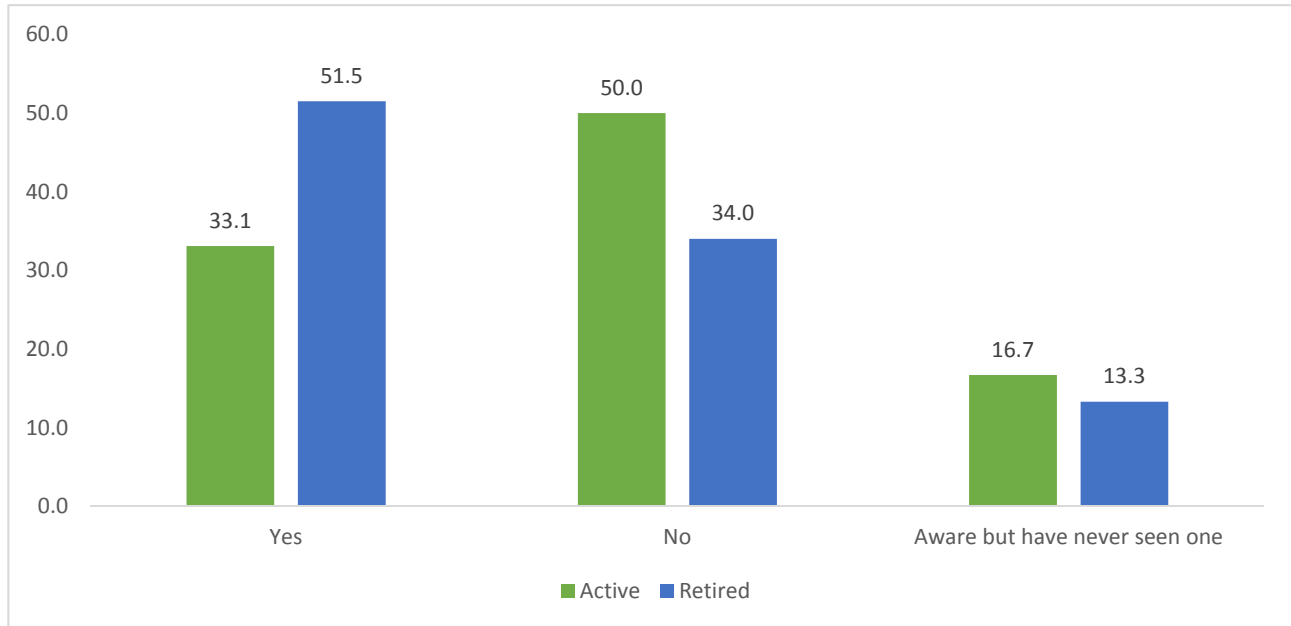
	Percentage responding	
	Retired member (n=354)	Active member (n=752)
Already have long-term care insurance	37.1	18.1
Cost is too high	23.8	11.7
Have alternative coverage through spouse or elsewhere	24.7	20.8
Not eligible	9.8	15.5
Don't know how to obtain a kit	19.4	31.9
Didn't feel coverage was needed	26.1	32.1
Coverage did not have desired features	6.3	4.5
Other reason	14.9	20.9

Members who were aware of the kit but had not requested one were asked why. As shown in Table 55, most retired members already had long-term care insurance and active members didn't feel they needed coverage.

Publications

TRS Benefits Handbook

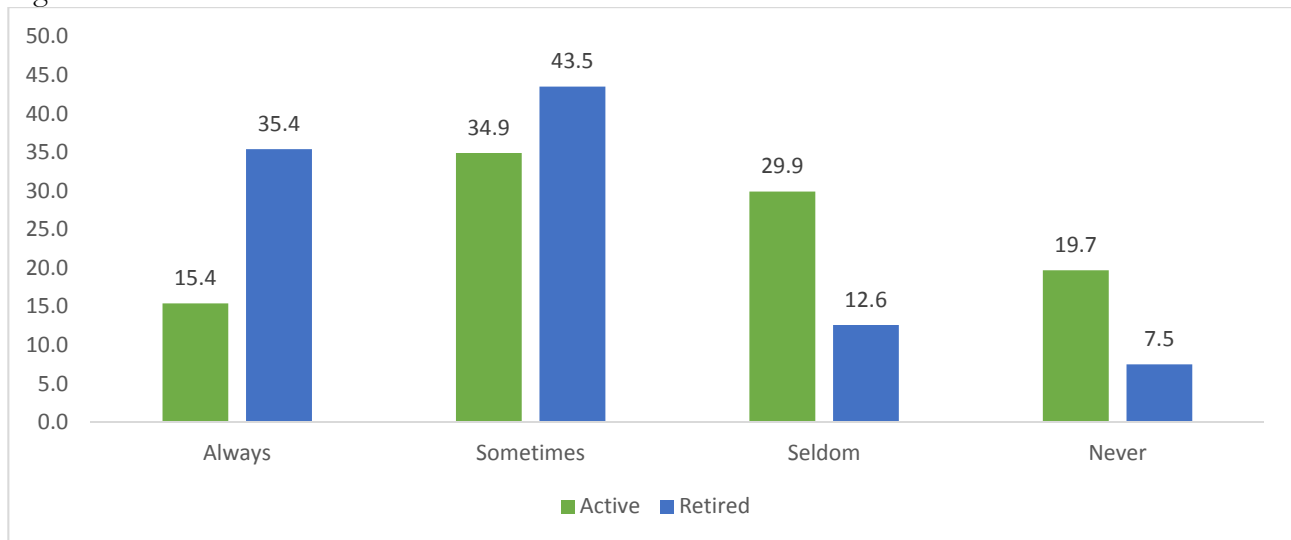
Figure 69: Aware of TRS Benefits Handbook



N=479 for retired members; N=828 for active members.

Both retired members and active members were asked if they were aware of the *TRS Benefits Handbook* that is made available to members approximately every two years. Fifty-two percent of the retired members and 33.1 percent of the active members reported that they were aware of the *TRS Benefits Handbook* (see Figure 69). Of the active members who were aware of the handbook, 16.7 percent had never received one.

Figure 70: Read TRS Benefits Handbook



N=237 for retired members; N=311 for active members.

Respondents who were aware of the *TRS Benefits Handbook* were asked how often they read the handbook when a new one is published. As shown in Figure 70, 78.9 percent of retired members reported reading the handbook either always (35.4 percent) or sometimes (43.5 percent). The combined percentage for active members was 50.3 percent (15.4 percent reported always and 34.9 percent reported sometimes).

As shown in Table 56, among active members who read the *TRS Benefits Handbook*, the percentage of respondents who always or sometimes read the handbook generally increased as age increased.

Table 56: Read *TRS Benefits Handbook* by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Always	Sometimes	Seldom	Never
Age of respondent				
36 and under	7.8	29.5	35.4	27.3
37 to 45	19.3	32.8	28.6	19.3
46 to 51	16.6	55.1	19.9	8.4
52 and over	23.6	41.5	25.1	9.8

$p=.35$.

Table 57: Most Likely Reason to Refer to the *TRS Benefits Handbook*

	Percentage Responding	
	Retired (n=226)	Active (n=220)
To better understand your TRS benefits in general	42.2	27.4
To learn about TRS health care benefits	38.4	14.2
To learn about TRS employment-after-retirement opportunities	4.4	1.4
To estimate how much you will receive in TRS retirement benefits	0.5	28.1
To obtain information that will help you decide when to retire	0.6	23.7
To learn about purchasing TRS special service credit	0.4	0.2
Other	12.3	4.9

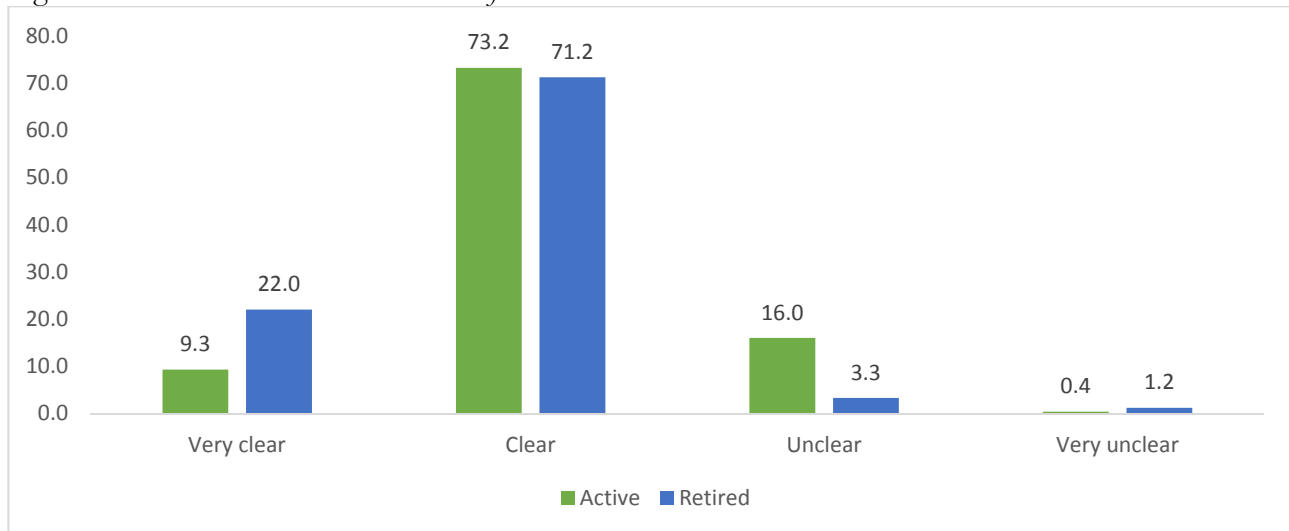
Table 58: Method of Viewing Latest *TRS Benefits Handbook*

	Percentage Responding	
	Retired (n=479)	Active (n=828)
Contact TRS to request that the new handbook be mailed to me	32.9	13.3
Visit the website to view and/or print the latest handbook	32.4	47.8
Register through <i>MyTRS</i> and request that email message be sent to me with a link to the new handbook	17.5	31.1
I would not obtain a new handbook	14.6	7.6

Respondents were informed that TRS discontinued the mailing of the *TRS Benefits Handbook* in late 2013. Instead, TRS sent an email containing a link to the new handbook to those registered through *MyTRS* and notified all members and retirees through the *TRS News* when the new handbook was available online.

Both active and retired members were then asked which method they would use if they wished to view the latest *TRS Benefits Handbook* in the future. As shown in Table 58, retired members would be more likely to contact TRS and request that the new handbook be mailed to them (32.9 percent) while active members would visit the website to view and/or print the latest handbook (47.8 percent). Only a small percentage of both retired (14.6 percent) and active (7.6 percent) members stated they would not obtain a new handbook in the future.

Figure 71: Information in the *TRS Benefits Handbook* is Clear



N=217 for retired members. *N*=276 for active members.

Respondents who were aware of the *TRS Benefits Handbook* were asked if the information in the handbook was very clear, clear, unclear or very unclear. As shown in Figure 71, 93.2 percent of retired members reported that the information was either very clear (22.0 percent) or clear (71.2 percent). The combined percentage for active members was 82.5 percent (9.3 percent reported very clear and 73.2 percent reported clear).

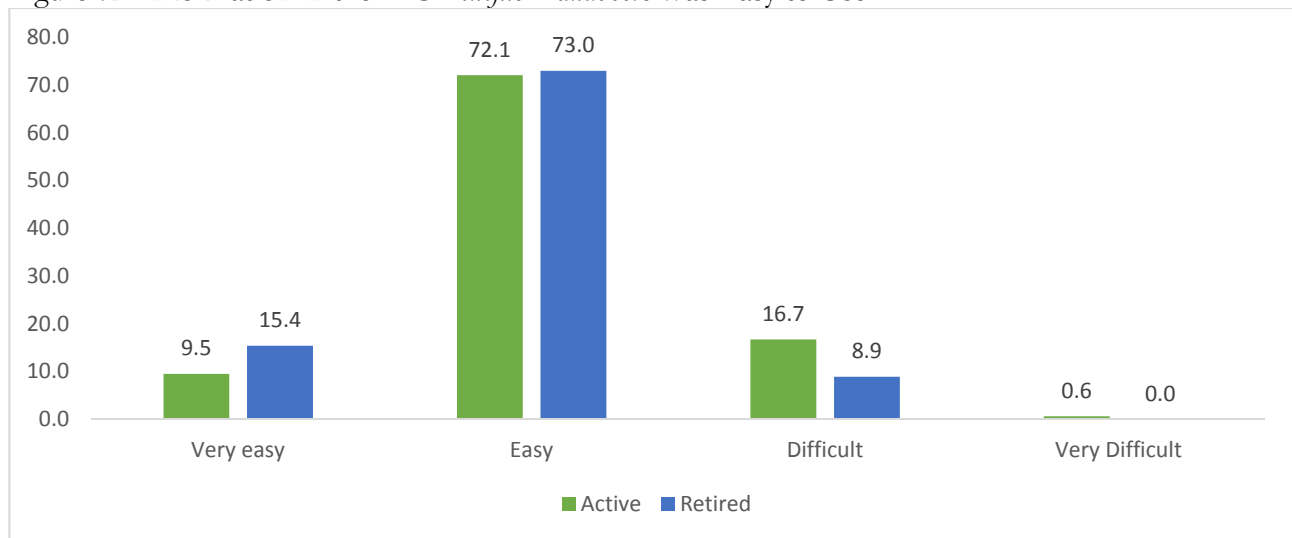
As shown in Table 59, more female retired members felt that the information in the *TRS Benefits Handbook* was very clear (23.4 percent) relative to male respondents (17.0 percent). Male retired members, in contrast, were more likely to say the information was unclear.

Table 59: Information in the *TRS Benefits Handbook* is Clear by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Clear	Clear	Unclear	Very unclear
Gender				
Male	17.0	74.6	8.1	0.0
Female	23.4	70.2	1.6	1.5

$p=.22$.

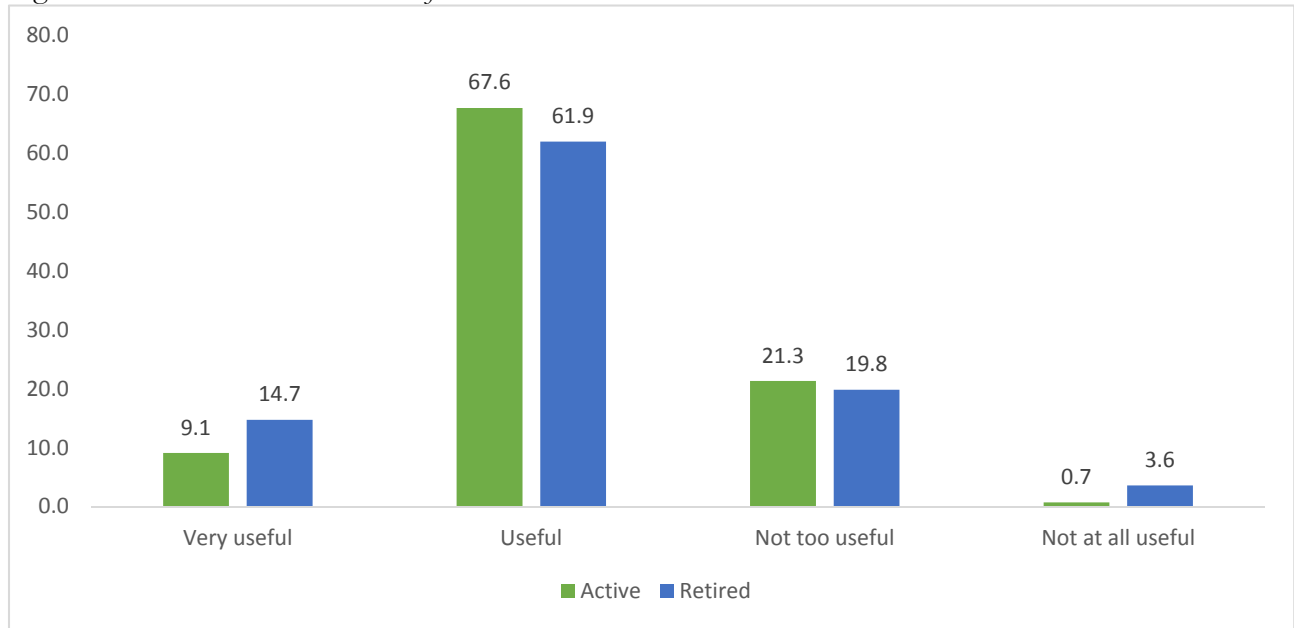
Figure 72: Information in the *TRS Benefits Handbook* Was Easy to Use



$N=217$ for retired members; $N=276$ for active members.

Respondents who were aware of the *TRS Benefits Handbook* were asked if the information in the handbook was very easy, easy, difficult or very difficult to use. As shown in Figure 72, 88.4 percent of the retired members reported that the information was either very easy (15.4 percent) or easy (73.0 percent) to use. The percentage of the active members reporting that the information was either very easy (9.5 percent) or easy (72.1 percent) to use was 81.6 percent.

Figure 73: Usefulness of *TRS Benefits Handbook*

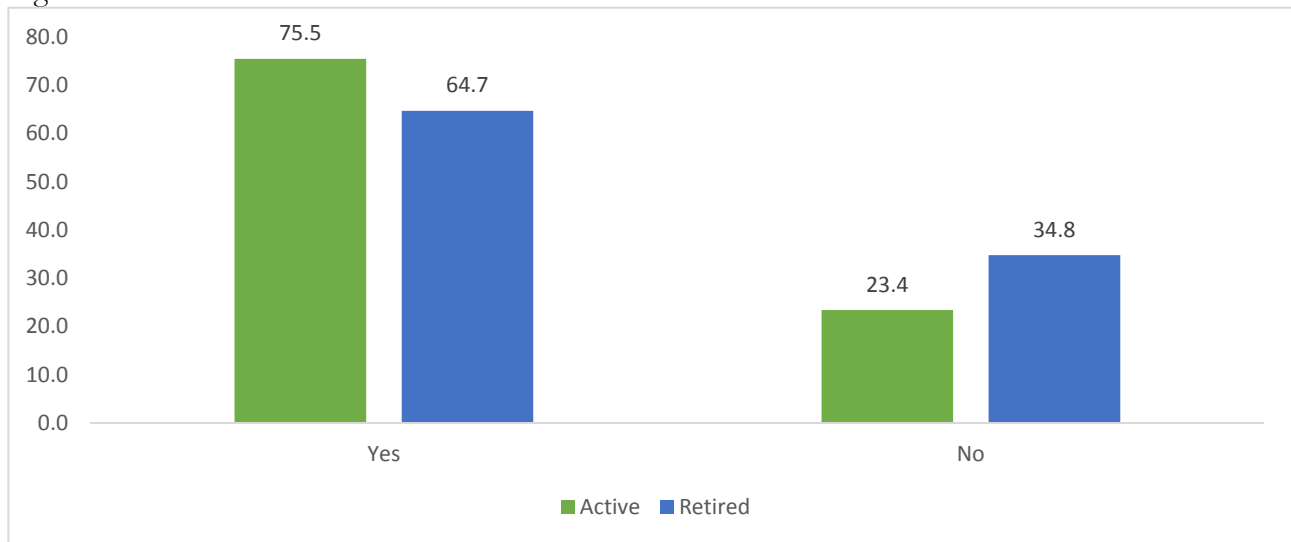


N=217 for retired members; N=276 for active members.

Respondents who were aware of the *TRS Benefits Handbook* were also asked if the information in the handbook was very useful. As shown in Figure 73, 76.6 percent of the retired members reported that the handbook was either very useful (14.7 percent) or useful (61.9 percent). The combined percentage for the active members was 76.7 percent (9.1 percent reported very useful and 67.6 percent reported useful).

TRS News

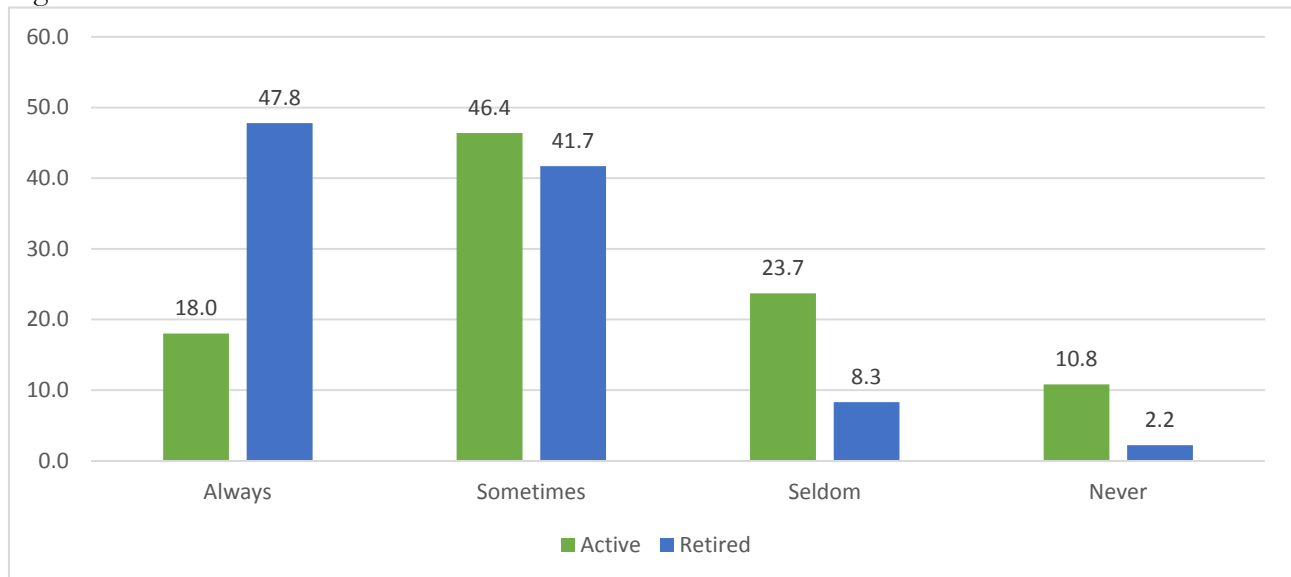
Figure 74: Aware of TRS News



N=479 for retired members; N=828 for active members.

Retired members and active members were asked if they were aware of *TRS News*, a newsletter published by TRS and made available to all members three times a year. As shown in Figure 74, 64.7 percent of the retired members and 75.5 percent of the active members were aware of *TRS News*.

Figure 75: Read TRS News



N=322 for retired members; N=629 for active members.

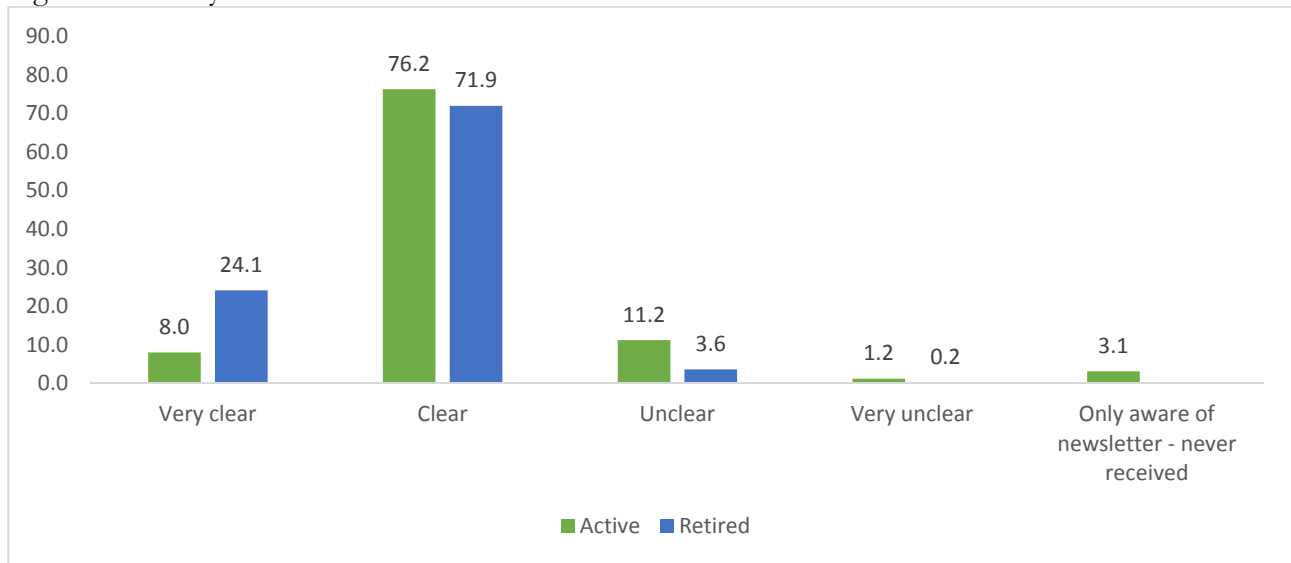
Respondents who were aware of *TRS News* were asked whether they read the *TRS News* when they received it (see Figure 75). Ninety percent of the retired members reported that they read *TRS News* either always (47.8 percent) or sometimes (41.7 percent). Among the active members, 64.4 percent reported reading *TRS News* either always (18.0 percent) or sometimes (46.4 percent).

The percentage of active members who reported always reading *TRS News* increased as the age of the respondent increased (see Table 60). Only 5.4 percent of active members 36 and under reported always reading *TRS News* compared to 43.5 percent of active members 52 and older.

Table 60: Read *TRS News* by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Always	Sometimes	Seldom	Never
Age of respondent 36 and under	5.4	49.4	27.8	17.4
37 to 45	16.7	45.6	25.5	9.3
46 to 51	32.1	48.2	16.1	3.6
52 and over	43.5	38.9	13.9	1.9

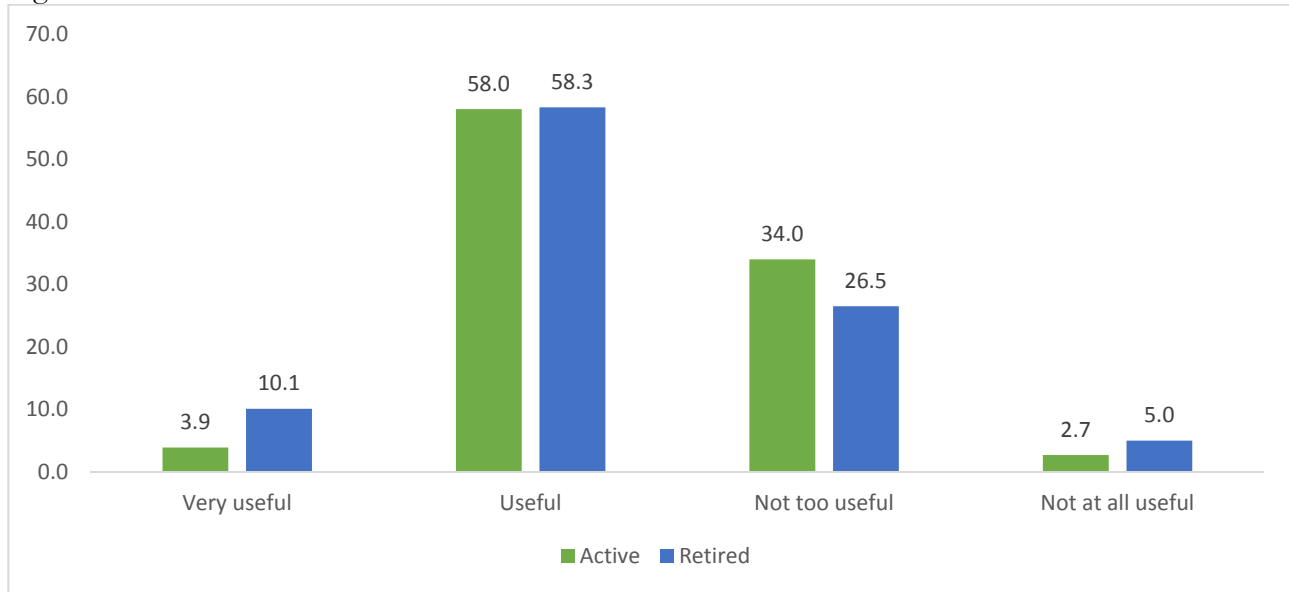
Figure 76: Clarity of Information in *TRS News*



N= 314 for retired members; *N*=599 for active members.

Respondents who reported reading *TRS News* were asked whether the information in the *TRS News* was very clear, clear, unclear, or very unclear (see Figure 76). Ninety-six percent of the retired members reported that the information was either very clear (24.1 percent) or clear (71.9 percent). Among the active members, 84.2 percent reported that the information was either very clear (8.0 percent) or clear (76.2 percent).

Figure 77: Usefulness of *TRS News*letter



N= 314 for retired members; *N*=599 for active members.

Respondents who read *TRS News* were also asked if information in the *TRS News* was very useful, useful, not too useful, or not at all useful (see Figure 77). A slightly larger percentage (68.4 percent) of the retired members reported that information in the *TRS News* was either very useful (10.1 percent) or useful (58.3 percent). By comparison, 61.9 percent of the active members reported that the information was very useful (3.9 percent) or useful (58.0 percent).

The percentage of active members who reported that the information in *TRS News* was either very useful or useful was highest among respondents age 46 to 51 (see Table 61). Seventy-one percent of active members age 46-51 said the information in *TRS News* was very useful (6.8 percent) or useful (64.6) compared to 64 percent of active members 52 and over.

Table 61: Information in the *TRS News* is Useful by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Useful	Useful	Not too Useful	Not at all Useful
Age of respondent				
36 and under	2.7	55.5	37.3	4.6
37 to 45	2.1	60.4	35.8	0.4
46 to 51	6.8	64.6	22.4	5.2
52 and over	8.1	55.4	30.4	1.9

p=.13

Table 62: Degree of Interest in Reading Different Areas in *TRS News*

Area	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
TRS Benefits				
Retired Member (n=303)	52.5	35.2	6.1	5.4
Active Member (n=540)	31.9	53.6	10.2	3.7
State and Federal developments relating to Pension Plans				
Retired Member (n=303)	46.6	35.2	10.0	7.1
Active Member (n=540)	26.0	50.2	15.3	6.2
Health care coverage from TRS				
Retired Member (n=303)	47.7	28.6	3.3	19.8
Active Member (n=540)	25.1	34.8	25.4	12.2
TRS Investments				
Retired Member (n=303)	19.4	45.3	18.6	14.3
Active Member (n=540)	11.9	45.9	27.0	12.8
Retirement Planning and Contemporary Retirement Issues				
Retired Member (n=303)	21.7	29.6	23.6	22.8
Active Member (n=540)	21.8	44.8	24.6	7.2

Respondents who were aware of *TRS News* were asked to indicate which topics were of interest to them. As shown in Table 62, the degree of interest in reading different topics in *TRS News* varied by topic and by member status.

Among retired members, topics of interest or great interest to the largest percentages of respondents were TRS benefits (87.7 percent), state and federal developments relating to pension plans (81.8 percent), health care coverage (76.3 percent), retirement planning and contemporary retirement issues (51.3 percent), and TRS investments (64.7 percent).

Among active members, topics of great interest to the largest percentages of respondents were TRS benefits (85.5 percent), state and federal developments relating to pension plans (76.2 percent), retirement planning and contemporary retirement issues (66.6 percent), health care coverage (59.9 percent), and TRS investments (57.8 percent).

TRS Benefits

Table 63 shows that interest in reading about TRS benefits among retired members increased as age increased though the pattern is clearest when combining “great interest” and “interest” responses. Ninety-six percent of retired members 63 and under reported great interest or interest in reading about TRS benefits compared to 80 percent of retirees 75 and over.

For active members, interest increased as age increased (see Table 64), though here the findings are clearest when focusing specifically on the “great interest” category. Fifty-three percent of active members 52 and older said they had great interest in reading about TRS benefits compared to 16.2 percent of active members 36 and under.

Table 63: Degree of Interest in Reading Different Areas in *TRS News*: Retirement Benefits from TRS by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
Age of respondent 63 and under	46.6	49.3	0.5	3.3
64 to 69	55.3	37.4	6.9	0.4
70 to 74	46.2	35.1	8.9	5.3
75 and over	57.3	22.8	7.8	11.9

$p=.08$.

Table 64: Degree of Interest in Reading Different Areas in *TRS News*: Retirement Benefits from TRS by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
Age of respondent 36 and under	16.2	66.9	11.5	5.3
37 to 45	36.5	47.9	11.5	3.3
46 to 51	35.1	47.2	13.1	3.5
52 and over	53.2	40.5	3.8	1.2

$p=.023$.

State and Federal Developments relating to Pension Plans

As shown in Table 65, the percentage of active members who had a great interest or interest in reading about state and federal developments relating to pension plans generally increased as the age of the respondent increased, though the differences are not particularly large.

Table 65: Degree of Interest in Reading Different Areas in *TRS News*: State and Federal Developments Relating to Pension Plans by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
Age of respondent 36 and under	13.0	57.2	21.1	7.3
37 to 45	34.3	44.0	12.5	7.4
46 to 51	29.3	54.9	8.5	2.1
52 and over	35.8	44.7	12.1	4.2

$p=.104$

Health Care Coverage

Retired member interest in reading about health care coverage was higher among public school retirees (see Table 66).

Table 66: Degree of Interest in Reading Different Areas in *TRS News*: Health Care Coverage by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
Type of institution Public Schools	52.0	29.0	3.0	15.9
Higher Education	18.2	25.6	5.4	45.7

$p < .001$.

Table 67 shows that interest in reading about health care coverage varied by age, gender and institution. Fifty-eight percent of male active members who were age 36 or under from public schools, and 50.0 percent of female respondents in that category indicated that they had interest in health care coverage. Among higher education employees in this same age group, the percentages were 66.6 percent for male respondents and 50.0 percent for female respondents.

For male active members age 37 to 45 from public schools, 79.3 percent reported they had interest in health care coverage compared to 55.5 percent of similar female respondents. Among higher education employees from the same age group, 53.9 percent of male respondents and 58.3 percent of female respondents reported they had interest in health care coverage.

For male respondents between ages 46 and 51 from public schools, the percentage who had interest in health care coverage was 71.4 percent compared to 69.7 percent of the female respondents. Among higher education employees in the same age group, this percentage was 100.0 percent for male respondents and 50.0 percent for female respondents.

Seventy-six percent of male and 70.3 percent of female active members from public schools age 52 and over reported that they had interest in health care coverage. Among higher education respondents in the same age group, this percentage was 60.0 percent for male respondents and 64.7 percent for female respondents.

Table 67: Degree of Interest in Reading Different Areas in *TRS News*: Health Care Coverage by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
36 and under				
Public Schools				
Male	19.3	38.6	28.1	8.8
Female	12.7	37.3	37.3	12.7
Higher Education				
Male	33.3	33.3	33.3	-
Female	25.0	25.0	6.3	43.8
37 to 45				
Public Schools				
Male	20.7	58.6	13.8	-
Female	33.7	21.8	27.7	16.8
Higher Education				
Male	7.7	46.2	30.8	7.7
Female	25.0	33.3	19.4	16.7
46 to 51				
Public Schools				
Male	21.4	50.0	14.3	7.1
Female	27.3	42.4	15.5	12.1
Higher Education				
Male	-	100.0	-	-
Female	25.0	25.0	25.0	25.0
52 and over				
Public Schools				
Male	52.9	23.5	11.8	5.9
Female	37.5	32.8	20.3	7.8
Higher Education				
Male	40.0	20.0	20.0	20.0
Female	29.4	35.3	17.6	5.9

TRS Investments

Table 68 shows that the percentage of retired members who expressed either a great interest or an interest in reading about TRS investments generally decreased as the age of the respondent increased. Nineteen percent of retired members 75 or older said they had no interest in reading about TRS investments compared to 11 percent of retired members 63 or under.

Table 68: Degree of Interest in Reading Different Areas in *TRS News*: TRS Investments by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
Age of respondent 63 and under	24.4	49.4	14.9	10.5
64 to 69	16.7	47.3	16.4	13.2
70 to 74	9.8	38.6	37.3	13.5
75 and over	23.7	44.0	13.5	18.7

$p=.225$.

Retirement Planning and Contemporary Retirement Issues

Table 69 shows that interest among retired members in retirement planning and contemporary retirement issues decreased with age, though the patterns are not particularly strong or clear. For example, 16 percent of retired members between 70 and 74 expressed great interest in reading about retirement planning compared to 26 percent 75 and over and 22 percent 63 and under.

The patterns are much clearer for active members. As age increases, active members become much more interested in retirement planning (Table 70). Forty-three percent of active members 52 and older said retirement planning was of “great interest” compared to seven percent of active members 36 and under.

Table 69: Degree of Interest in Reading Different Areas in *TRS News*: Retirement Planning and Contemporary Retirement Issues by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
Age of respondent 63 and under	22.4	45.8	15.6	12.6
64 to 69	19.9	26.8	24.9	25.1
70 to 74	15.7	26.5	27.8	28.4
75 and over	26.3	22.3	25.9	25.0

$p=.62$.

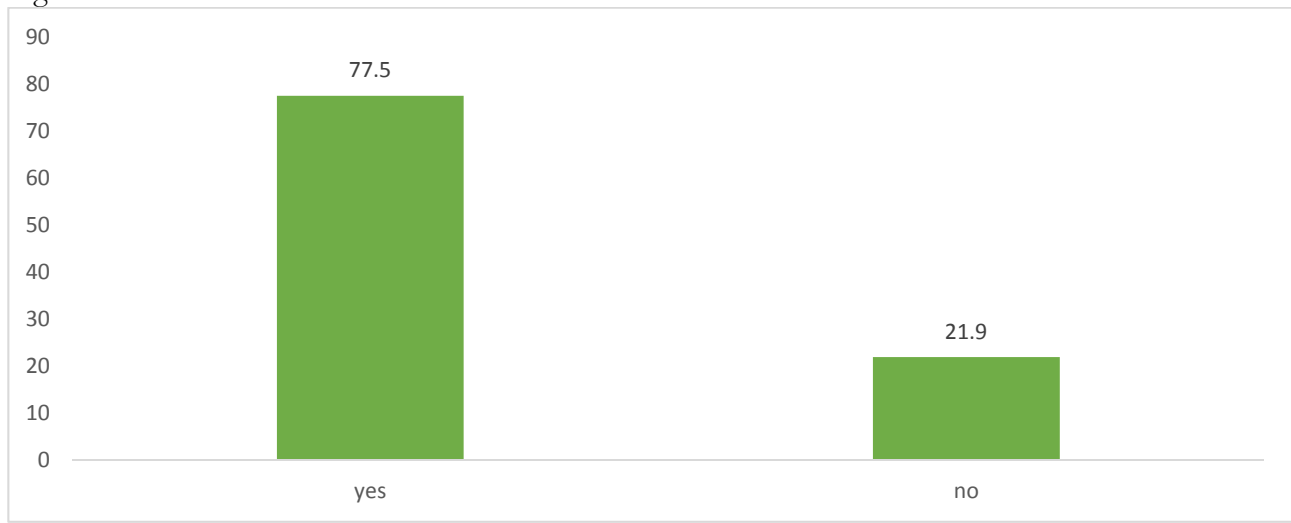
Table 70: Degree of Interest in Reading Different Areas in *TRS News*: Retirement Planning and Contemporary Retirement Issues by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Great Interest	Interest	Little Interest	No Interest
Age of respondent 36 and under	6.8	44.9	38.0	8.8
37 to 45	23.9	46.1	20.0	8.3
46 to 51	26.9	51.9	14.8	3.7
52 and over	43.3	38.5	11.5	4.8

$p<.001$.

Annual Statement of Account – Active Member

Figure 78: Aware of the Annual Statement of Account



N=828.

Active members were asked if they were aware of the Annual Statement of Account. Seventy-eight percent of active members reported that they were aware of the Annual Statement of Account (see Figure 78).

Table 71 shows the percentage of active members who were aware of the Annual Statement of Account by demographics. Seventy-two percent of male active members who were age 36 or under from public schools, compared to 74.2 percent of similar female respondents, indicated that they were aware of the Annual Statement of Account. Among higher education employees in this same age group, the percentages were 72.7 percent for male respondents and 63.2 percent for female respondents.

For male active members age 37 to 45 from public schools, 84.6 percent reported they were aware of the Annual Statement of Account compared to 74.8 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 88.2 percent for male respondents and 89.1 percent for female respondents.

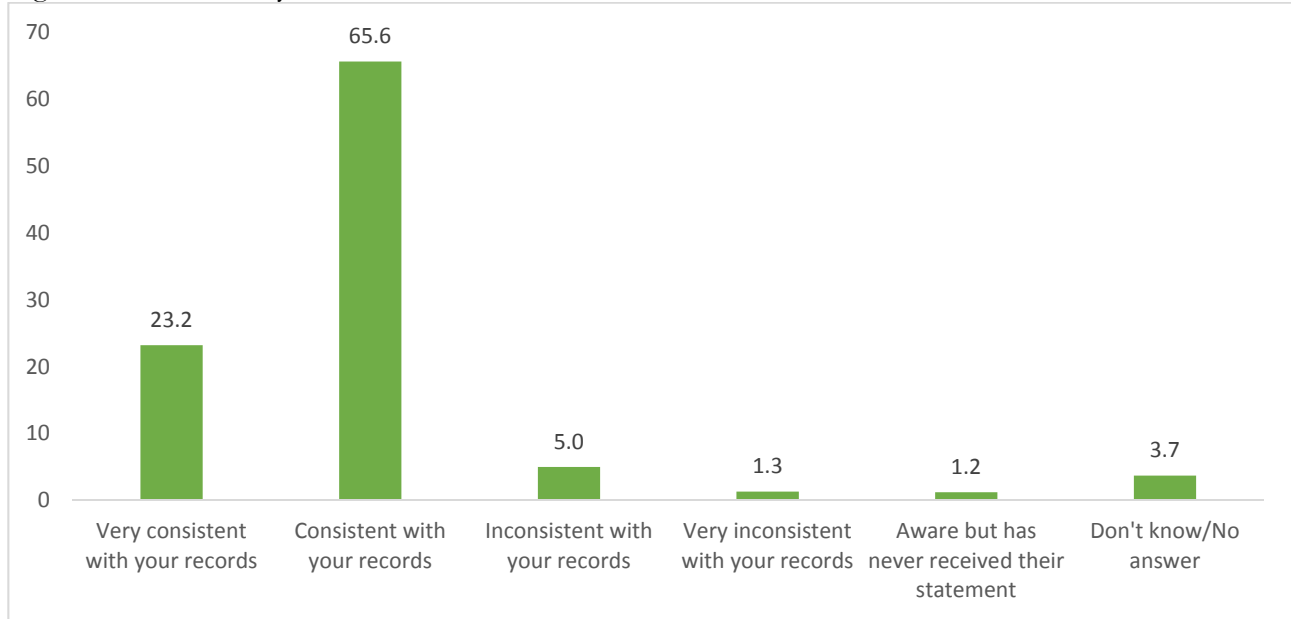
For male respondents between ages 46 and 51 from public schools, the percentage that was aware of the Annual Statement of Account was 84.2 percent compared to 78.7 percent of the female respondents. Among higher education employees in the same age group, this percentage was 100.0 percent for male respondents and 83.3 percent for female respondents.

Eighty-one percent of the male active members from public schools, age 52 and over, and 85.7 percent of similar female respondents reported that they were aware of the Annual Statement of Account. Among higher education respondents in the same age group, this percentage was 85.7 for male respondents and 90.0 percent for female respondents.

Table 71: Aware of the Annual Statement of Account by Selected Demographics (Active Member)

Demographics	Percentage Responding	
	Yes	No
36 and under		
Public Schools		
Male	72.1	27.9
Female	74.2	25.8
Higher Education		
Male	72.7	27.3
Female	63.2	36.8
37 to 45		
Public Schools		
Male	84.6	15.4
Female	74.8	25.2
Higher Education		
Male	88.2	11.8
Female	89.1	8.7
46 to 51		
Public Schools		
Male	84.2	15.8
Female	78.7	19.1
Higher Education		
Male	100.0	-
Female	83.3	16.7
52 and over		
Public Schools		
Male	80.8	19.2
Female	85.7	10.7
Higher Education		
Male	85.7	14.3
Female	90.0	10.0

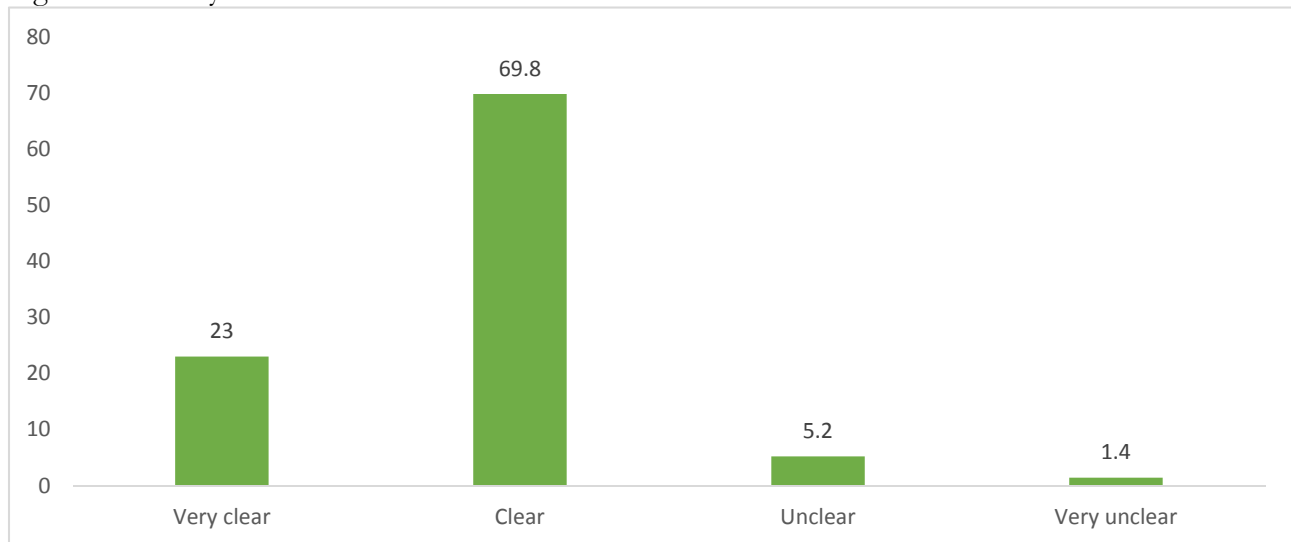
Figure 79: Consistency of Statement Information



N=681.

Active members who were aware of the Annual Statement of Account were asked to rate the consistency of the information provided in their statement compared to their records. As shown in Figure 79, 88.8 percent of the active members reported that the information was either very consistent (23.2 percent) or consistent (65.6 percent) with their records.

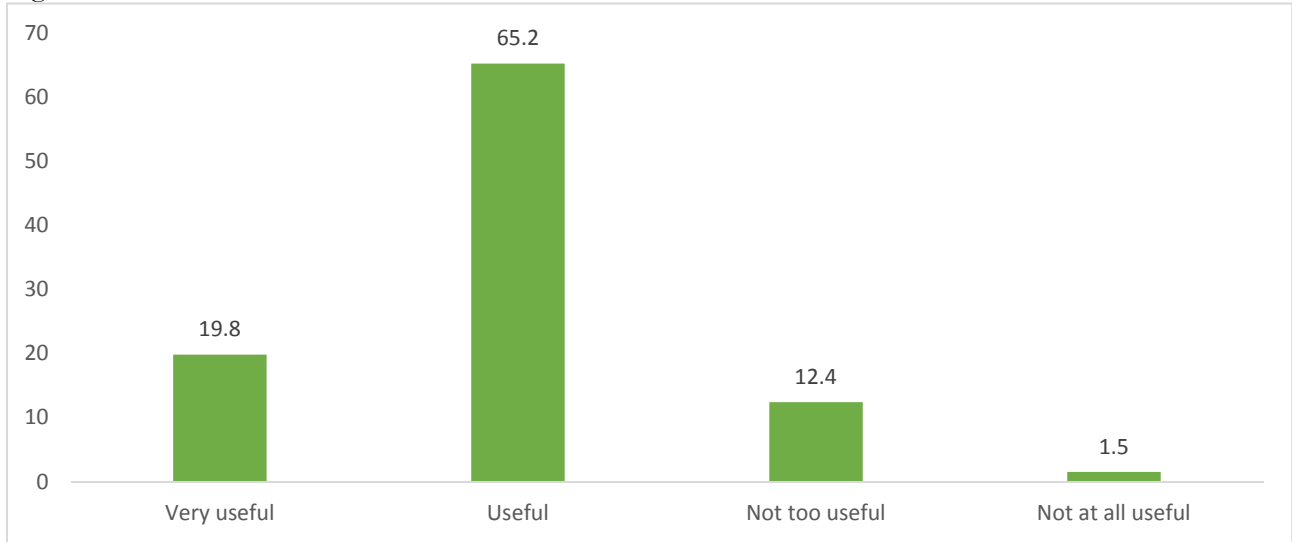
Figure 80: Clarity of Statement Information



N=669.

Active members who were aware of the Annual Statement of Account were asked to rate the clarity of the information provided in their statement. As shown in Figure 80, 92.8 percent of the active members reported that the information was either very clear (23.0 percent) or clear (69.8 percent).

Figure 81: Usefulness of the Statement Information



N=669.

Respondents who were aware of the Annual Statement of Account were also asked to rate the usefulness of the information provided in their statement. As shown in Figure 81, 85.0 percent of active members reported that the information was either very useful (19.8 percent) or useful (65.2 percent).

Table 72: Importance of Information Types Included in the Annual Statement

Information Type	Percentage Responding			
	Very Important	Important	Unimportant	Very Unimportant
Total account balance (n=828)	72.8	22.7	1.7	1.3
Estimate of your retirement benefits (n=828)	60.1	35.3	1.4	1.3
Information that enables you to estimate your TRS retirement benefits (n=828)	62.7	32.9	1.3	1.4
Retirement eligibility status (n=828)	60.9	33.8	1.3	2.3
Amount that you contributed this fiscal year (n=828)	51.7	41.1	3.6	1.7
Tax status of your account balance (pre-tax and post-tax) (n=828)	52.0	40.6	3.9	1.3
Years of TRS service credit (n=828)	62.9	30.3	4.5	0.4
Include name of current beneficiary (n=828)	49.2	40.5	6.0	2.3
Highest three or five annual salaries (n=828)	53.5	34.3	9.9	0.5
Brief benefit information about items such as insurance offerings (n=828)	28.6	48.0	15.8	5.5

Active members were asked to rate the importance of including different types of information in their annual statement. Except for “brief benefit information about items such as insurance offerings” and “highest three or five annual salaries” all information types were very important or important to 89.7 percent or more of the respondents (see Table 72).

Include name of current beneficiary

As shown in Table 73, the percentage of active members who reported including the name of their current beneficiary in the annual statement was important was higher among higher education employees.

Table 73: Importance of Information Types Included in the Annual Statement: Include Name of Current Beneficiary by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Important	Important	Unimportant	Very Unimportant
Type of institution Public Schools	48.9	40.8	5.9	2.4
Higher Education	51.0	38.9	6.7	2.0

Other Publications – Retired Members

Table 74: Frequency of Reading TRS Publications (Retired Member)

Publications	Percentage Responding			
	Always	Sometimes	Seldom	Never
Letters from TRS concerning your annuity payment (n=479)	74.8	12.1	1.8	6.2
Information brochures on TRS programs and services (n=479)	29.0	41.0	12.7	12.0
TRS-Care Benefits Booklet (n=479)	36.3	34.1	10.0	16.1

Retired members were asked how often they read TRS publications (see Table 74). Based on always or sometimes ratings, the most commonly read publication was letters from TRS concerning annuity payments (86.9 percent). This publication was followed by the TRS-Care Benefits Booklet (70.4 percent) and by the information brochures on TRS programs and services (70.0 percent).

Table 75 shows the frequency of reading information brochures on TRS programs and services among retired members was higher among respondents age 63 and under. Eighty-one percent of respondents 63 and under read the brochures at least “sometimes” compared to 53.4 percent of respondents 75 and over.

Table 75: Frequency of Reading TRS Publications: Information Brochures on TRS Programs/Services by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Always	Sometimes	Seldom	Never
Age of respondent				
63 and under	29.6	50.9	14.1	4.2
64 to 69	35.1	44.8	9.5	8.9
70 to 74	34.3	42.4	9.4	12.3
75 and over	21.4	32.0	16.0	18.5

$p=.012$.

As shown in Table 76, the frequency of reading the TRS-Care benefits booklet among retired members from public schools. Seventy-three percent of retired members from public schools always (37.3 percent) or sometimes (35.6 percent) read the booklet compared to 54 percent from higher education. Younger retirees, age 63 and under, also report reading the TRS-Care benefits booklet more frequently (Table 77). Eighty-one percent of retirees 63 and under compared to 53.3 percent 75 and older report always or sometimes reading the booklet.

Table 76: Frequency of Reading TRS Publications: TRS-Care Benefits Booklet by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Always	Sometimes	Seldom	Never
Type of institution				
Public Schools	37.3	35.6	9.9	14.3
Higher Education	29.9	24.3	10.8	27.7

$p=.011$.

Table 77: Publications Read: Information Brochures on TRS Programs/Services by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Always	Sometimes	Seldom	Never
Age of respondent				
63 and under	30.1	50.5	14.0	4.3
64 to 69	35.2	44.8	9.6	8.8
70 to 74	34.8	42.4	9.8	12.0
75 and over	21.3	32.0	16.0	18.3

$p=.012$.

Table 78: Accuracy of Publications Read (Retired Member)

Publications	Percentage Responding			
	Very Accurate	Accurate	Inaccurate	Very Inaccurate
Letters from TRS concerning your annuity payment (n=425)	42.3	55.1	0.1	0.1
TRS-Care Benefits Booklet (n=385)	16.8	65.2	2.7	0.7
Information brochures on TRS programs and services (n=396)	11.4	74.6	2.1	0.7

Retired members who read different TRS publications “always,” “sometimes” or “seldom” were asked to rate the accuracy of the information included in these publications (see Table 78). Over 82 percent of the respondents reported that the information in each of the publications was very accurate or accurate.

Table 79: Usefulness of Publications Read (Retired Member)

Publications	Percentage Responding			
	Very Useful	Useful	Not too Useful	Not at all Useful
Letters from TRS concerning your annuity payment (n=425)	32.7	61.2	2.3	2.0
TRS-Care Benefits Booklet (n=385)	16.7	63.8	10.0	1.6
Information brochures on TRS programs and services (n=396)	10.6	64.0	13.7	3.9

Retired members who read different TRS publications “always,” “sometimes” or “seldom” were also asked if information on these publications was useful (see Table 79). Based on the percentage of respondents who reported the publications as either useful or very useful, letters from TRS concerning their annuity payment were useful to the largest percentage of respondents (93.9 percent). This was followed by the TRS-Care Benefits Booklet (80.5 percent) and the information brochures on TRS programs and services (74.6 percent).

Table 80: Clarity of Publications Read (Retired Member)

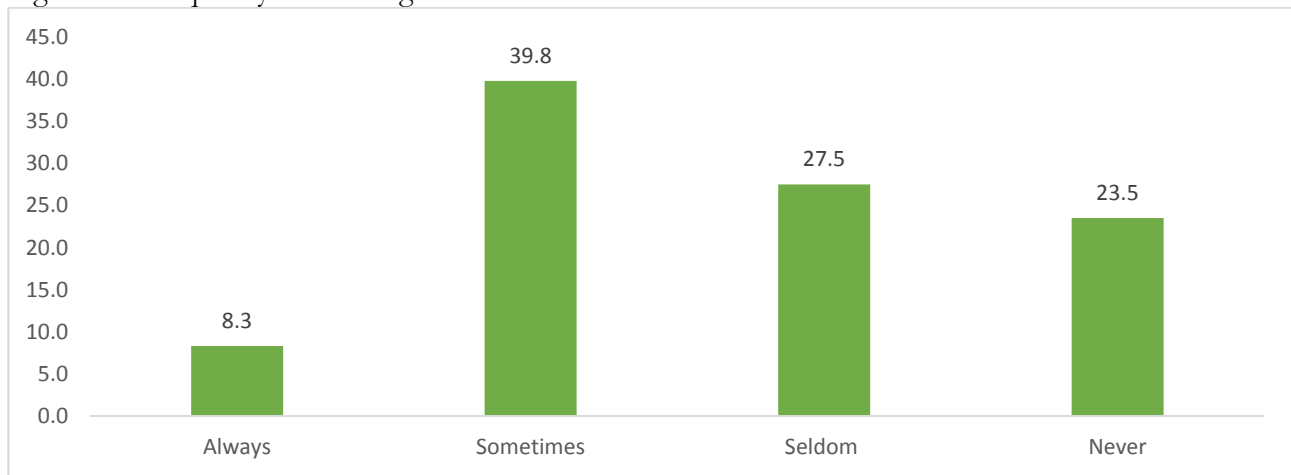
Publications	Percentage Responding			
	Very Clear	Clear	Unclear	Very Unclear
Information brochures on TRS programs and services (n=396)	12.1	74.1	2.6	1.4
Letters from TRS concerning your annuity payment (n=425)	38.3	57.5	2.4	1.8
TRS-Care Benefits Booklet (n=385)	12.4	71.5	3.3	2.9

Retired members who read different TRS publications “always,” “sometimes” or “seldom” were asked if information on these publications was clear (see Table 80).

Based on the percentage of respondents who reported the publications as either very clear or clear, letters from TRS concerning their annuity payment were very clear or clear to the largest percentage of respondents (95.8 percent). This was followed by information brochures on TRS programs and services (86.2 percent) and the TRS-Care Benefits Booklet (83.9 percent).

Other Publications – Active Members

Figure 82: Frequency of Reading TRS Information Brochures



N=828.

Active members were asked if they had ever read TRS information brochures on TRS programs and services. Forty-eight percent of active members reported that they either always (8.3 percent) or sometimes (39.8 percent) read TRS information brochures on TRS programs and services (see Figure 82).

As shown in Table 81, among active members who read TRS information brochures on TRS programs and services, the percentage of respondents who always or sometimes read the brochures varied by age, gender and institution. Forty-seven percent of male active members who were age 36 or under from public schools, compared to 22.5 percent of similar female respondents, indicated they always or sometimes read this material. Among higher education employees in this same age group, the percentages were 30.0 percent of male and 47.3 percent of female respondents.

For male active members age 37 to 45 from public schools, 74.3 percent reported always or sometimes reading the material compared to 50.0 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 55.5 percent for male respondents and 60.8 percent for female respondents.

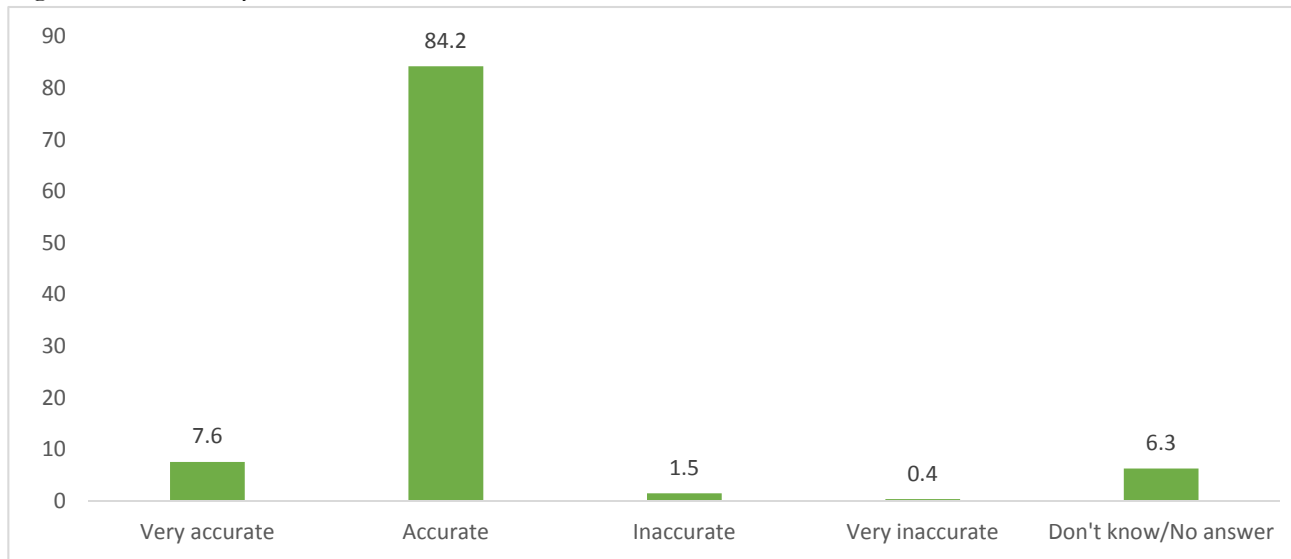
For male respondents between ages 46 and 51 from public schools, 70.0 percent of the males reported always or sometimes reading the materials compared to 64.4 percent of the female respondents. Among higher education employees in the same age group, this percentage was 100.0 percent for male respondents and 57.2 percent for female respondents.

Sixty-two percent of the male and 72.3 percent of the female active members from public schools, age 52 and over reported always or sometimes reading the brochures. Among higher education respondents in the same age group, this percentage was 83.4 percent for male respondents and 75.0 percent for female respondents.

Table 81: Read Information Brochures on TRS Programs and Services by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Always	Sometimes	Seldom	Never
36 and under				
Public Schools				
Male	9.2	37.9	27.6	25.3
Female	-	22.5	32.4	41.8
Higher Education				
Male	-	30.0	30.0	40.0
Female	2.6	44.7	28.9	23.7
37 to 45				
Public Schools				
Male	5.1	69.2	15.4	10.3
Female	12.7	37.3	29.1	20.9
Higher Education				
Male	11.1	44.4	33.3	11.1
Female	4.3	56.5	23.9	15.2
46 to 51				
Public Schools				
Male	20.0	50.0	20.0	10.0
Female	4.4	60.0	26.7	8.9
Higher Education				
Male	-	100	-	-
Female	14.3	42.9	28.6	14.3
52 and over				
Public Schools				
Male	30.8	30.8	26.9	11.5
Female	18.1	54.2	21.7	6.0
Higher Education				
Male	16.7	66.7	16.7	-
Female	20.0	55.0	20.0	5.0

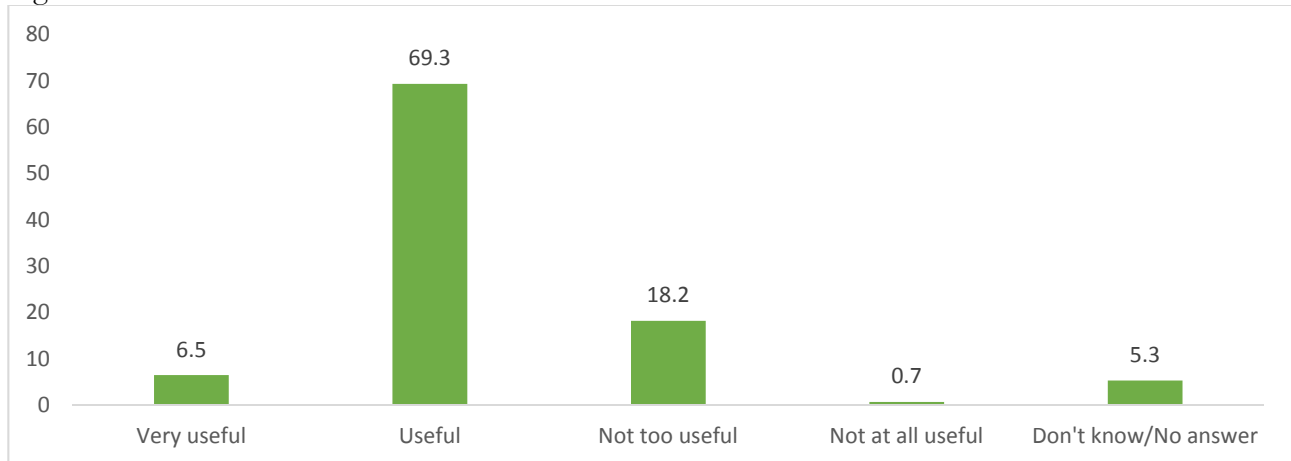
Figure 83: Accuracy of the Information Brochures



N=726.

Active members who read TRS information on TRS programs and services “always,” “sometimes” or “seldom” were asked to rate the accuracy of information in these publications. As shown in Figure 83, most of the respondents reported that the information in the brochures was either very accurate (7.6 percent) or accurate (84.2 percent).

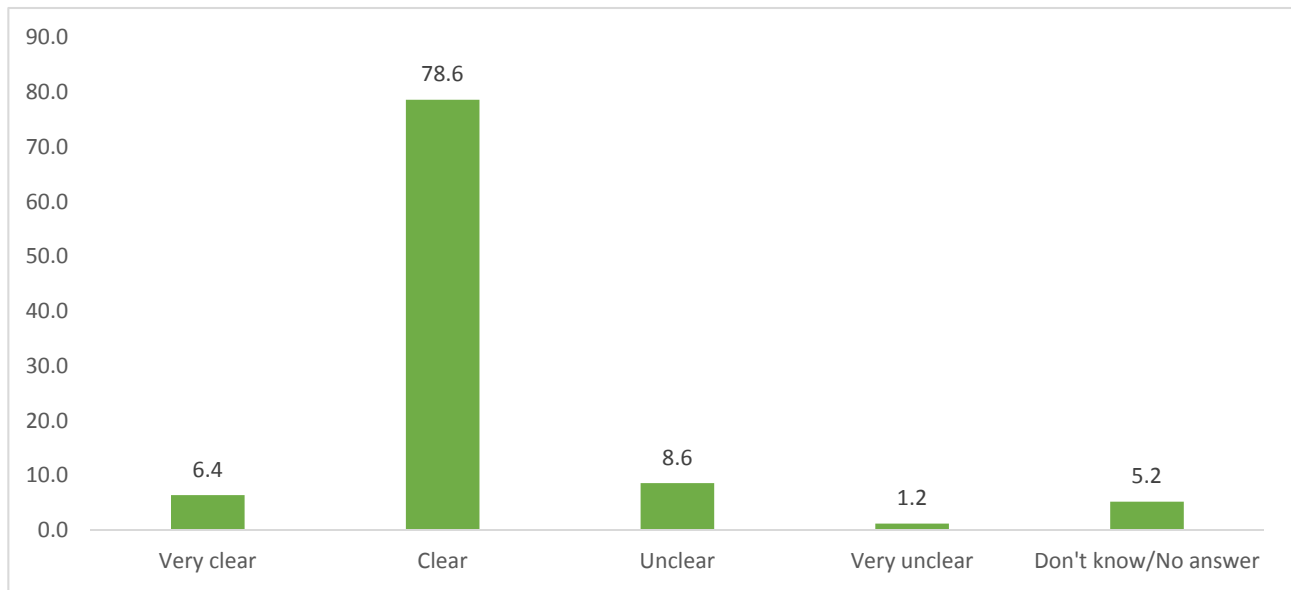
Figure 84: Usefulness of the Brochure Information



N=726.

Active members who read TRS information brochures on TRS programs and services “always,” “sometimes” or “seldom” were also asked to rate the usefulness of the information provided in these publications. As shown in Figure 84, a large majority of respondents (75.8 percent) reported that the information was either very useful (6.5 percent) or useful (69.3 percent).

Figure 85: Clarity of the Brochure Information



N=726.

Active members who read TRS information brochures on TRS programs and services “always,” “sometimes” or “seldom” were also asked to rate the clarity of the information on these publications. As shown in Figure 85, most of the respondents (85.0 percent) reported that the information was either very clear (6.4 percent) or clear (78.6 percent)

Other Communications

Table 82: Likelihood of Using Methods for Obtaining Information

	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Refer to the <i>TRS Benefits Handbook</i> or TRS brochure describing a particular benefit Retired Member (n=479)	24.5	47.9	14.4	9.1
Active Member (n=828)	12.4	54.5	22.4	5.9
Call the toll-free TRS telephone number: Speak with counselor Retired Member (n=479)	45.2	37.2	13.9	2.9
Active Member (n=828)	21.3	43.7	24.2	6.8
Call the toll-free TRS telephone number: Use Automated Telephone System Retired Member (n=479)	29.3	35.1	19.7	13.3
Active Member (n=828)	10.6	34.9	35.8	14.3
Go to the TRS website Retired Member (n=479)	33.7	40.5	13.8	11.0
Active Member (n=828)	51.5	38.4	5.2	1.6
Register for/attend TRS group benefit presentation in your area of the state Retired Member (n=479)	15.1	10.1	15.4	57.1
Active Member (n=828)	6.3	24.3	43.3	21.7
Send TRS an email message requesting general information Retired Member (n=479)	12.5	36.1	27.2	18.8
Active Member (n=828)	13.4	49.2	22.9	10.2
Send TRS a letter requesting information Retired Member (n=479)	6.0	26.9	36.7	27.1
Active Member (n=828)	2.4	17.5	43.3	31.8
Go to the TRS office to speak with a counselor Retired Member (n=479)	7.0	14.7	29.7	45.9
Active Member (n=828)	5.6	23.7	37.9	28.2
Go to a social media site to obtain TRS information Retired Member (n=479)	1.2	7.8	36.0	50.9
Active Member (n=828)	5.0	26.8	27.1	36.2

Both retired and active members were asked to rate their likelihood of using different methods to obtain general information from TRS (see Table 82).

Among retired members, calling the toll-free TRS telephone system to speak with a counselor (82.4 percent) was the most common method cited (based on combining likely and very likely responses). Other common methods included going to the TRS website (74.2 percent), referring to the *TRS Benefits Handbook* or a TRS brochure describing a particular benefit (72.4 percent), calling the toll-free TRS telephone number and use the automated telephone system (64.4 percent), sending TRS an e-mail message requesting general (non-specific or non-personal information) (48.6 percent), sending TRS a letter requesting information (32.9 percent), going to the TRS offices to speak with a counselor (21.7 percent), and going to a social media site: (Facebook, Twitter, etc.) (9.0 percent). Retired members were not asked about registering for or attending a TRS group benefit presentation in their area of the state.

Among active members, going to the TRS website (89.9 percent) was the most common method cited (based on combining likely and very likely responses). Other common methods included: referring to the *TRS Benefits Handbook* or TRS brochure describing a particular benefit (66.9 percent), calling the toll-free TRS telephone number to speak with a counselor (65.0 percent), sending TRS an email message requesting information (62.6 percent), calling the TRS toll-free telephone number to use the Automated Telephone System (45.5 percent), going to a social media site to obtain TRS information (31.8 percent), register for or attend a TRS group benefit presentation in their area of the state (30.6 percent), going to the TRS office to speak with a counselor (29.3 percent) and sending TRS a letter requesting information (19.9 percent).

Refer to *TRS Benefits Handbook* or brochure describing a particular benefit

Table 83 shows that the likelihood of a retired member referring to the *TRS Benefits Handbook* for a benefit decreased as the age of the respondent increased. Eighty-one percent of respondents 63 and under said they would likely refer to *TRS Benefits Handbook* compared to 62.8 percent of respondents 75 and over.

Table 84 shows that the likelihood of an active member referring to the *TRS Benefits Handbook* or brochure describing a benefit generally increased as the age of the respondent increased and was higher among female respondents. Thirteen percent of females said they were very likely to refer the handbook or brochure compared to 9.6 percent of males. In terms of age, 60.1 percent of active 36 and under said they would be very likely or likely to refer the handbook or brochure compared to 75.9 percent of active members age 52 and older.

Table 83: Likelihood of Using Methods for Obtaining Information: Refer to the *TRS Benefits Handbook* or TRS Brochure Describing a Benefit by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent				
63 and under	26.9	54.5	12.9	5.6
64 to 69	25.5	51.0	13.2	8.9
70 to 74	21.3	53.9	14.8	6.9
75 and over	24.1	38.7	16.0	12.5

$p=.39$.

Table 84: Likelihood of Using Methods for Obtaining Information: Refer to the *TRS Benefits Handbook* or TRS Brochure Describing a Benefit by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent				
36 and under	6.1	54.0	25.2	7.9
37 to 45	10.5	61.2	24.2	1.6
46 to 51	26.2	43.5	16.9	9.9
52 and over	25.5	50.4	14.1	5.6
Gender				
Male	9.6	60.7	13.0	11.0
Female	13.3	52.5	25.6	4.5

$p=.002$ for age; $p=.015$ for gender.

Call toll-free TRS number and Use Automated Telephone System

The percentage of retired members who would call the toll-free number and use the automated phone system does not vary much across age categories (Table 85), though younger retired members (63 and younger) do report they are unlikely to use the toll-free number (12.9 percent) relative to older active members, 52 and over (11.0 percent). More notable is the difference between active and retired members. Retired members are more likely to call the toll-free number regardless of age. Active members are less likely to use the system but older active members are more likely to use the system than younger members. Fifteen percent of active members 52 and older report they are very likely to call the toll-free number compared to nine percent of active members 36 and under.

Call toll-free TRS number and use automated telephone system

Table 85: Likelihood of Using Methods for Obtaining Information: Call the Toll-Free Number and Use the Automated Telephone System by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent 63 and under	22.7	43.8	20.9	12.9
64 to 69	36.7	31.8	21.1	9.1
70 to 74	30.0	26.4	21.2	19.3
75 and over	27.3	37.6	13.4	13.4

$p=.59$

Table 86: Likelihood of Using Methods for Obtaining Information: Call the Toll-Free Number and Use the Automated Telephone System by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent 36 and under	8.7	33.3	36.2	15.7
37 to 45	10.5	36.7	37.6	13.1
46 to 51	12.2	37.8	31.1	16.2
52 and over	14.7	34.6	34.6	11.0

$p=.82$.

The percentage of active members who would be very likely or likely to call the toll-free TRS telephone number and speak to a counselor generally increased as age increased (see Table 87). Thirty-eight percent of active members 52 and over reported they would call the toll-free number compared to 19.1 percent of active members 36 or under.

Table 87: Likelihood of Using Methods for Obtaining Information: Call Toll-Free TRS Telephone Number and Speak to a Counselor by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent 36 and under	19.1	41.1	26.4	7.3
37 to 45	13.1	48.7	29.7	6.8
46 to 51	27.0	43.2	17.6	9.5
52 and over	38.2	42.6	12.5	3.7

$p=.024$.

The percentage of retired members who would be very likely or likely to call the toll-free TRS telephone number and use the automated telephone system varied with age (see Table 88).

Table 88: Likelihood of Using Methods for Obtaining Information: Call Toll-Free TRS Telephone Number and Use Automated Telephone System by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent 63 and under	42.8	47.9	8.2	1.9
64 to 69	50.4	38.0	6.8	3.7
70 to 74	43.4	33.4	18.8	4.0
75 and over	43.5	33.1	19.6	2.4

$p=.39$.

Go to the TRS Website

Table 89 shows that responses among retired members with a likelihood of going to the TRS website generally decreased with age. Retired members 63 and under are more likely to go the website than retirees 75 and over. Fifty-percent of retired members 63 and under said they would be very likely go to the website compared to 17 percent of retired members 75 and over.

The relationship is less clear for active members (Table 90). Older active members may be somewhat more likely to go the TRS website but the 46-51 age group had the largest percentage of respondents saying they would be very likely to the website (63.9 percent).

Table 89: Likelihood of Using Methods for Obtaining Information: Go to the TRS website by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent 63 and under	50.0	34.0	11.7	4.3
64 to 69	53.2	31.7	4.0	10.3
70 to 74	20.7	41.3	25.0	9.8
75 and over	17.1	50.0	15.9	16.5

$p<.001$.

Table 90: Likelihood of Using Methods for Obtaining Information: Go to the TRS website by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent 36 and under	46.9	41.6	6.6	0.8
37 to 45	51.3	39.4	3.0	2.6
46 to 51	63.9	32.7	1.5	0.0
52 and over	57.8	31.0	7.0	2.4

$p=.60$.

Register/attend a TRS group benefit presentation

Table 91 shows the likelihood that active members would be likely to register for and attend TRS group benefit presentations in their area of the state by selected demographic characteristics.

Twenty-two percent of male and 13.1 percent of female active members who were age 36 or under from public schools indicated they were either very likely or likely to register for and attend a TRS group benefit presentation. Among higher education employees in this same age group, the percentages were 10.0 percent for male and 18.4 percent for female respondents.

For male active members age 37 to 45 from public schools, 15.4 percent reported they were very likely or likely to register for and attend a TRS group benefit presentation, compared to 37.3 of the female respondents. Among higher education employees from the same age group, the percentage was 23.5 percent for male respondents and 37.7 percent for female respondents.

For male respondents between ages 46 and 51 from public schools, 50.0 percent reported they were either very likely or likely to register for and attend a TRS group benefit presentation compared to 44.5 percent of the female respondents. Among higher education employees in the same age group, this percentage was 50.0 percent for male respondents and 50.0 percent for female respondents.

Fifty-eight percent of the male and 63.1 percent of female active members from public schools, age 52 and over, reported they were either very likely or likely to register for and attend a TRS group benefit presentation. Among higher education respondents in the same age group, this percentage was 50.0 percent for male respondents and 55.0 percent for female respondents.

Table 91: Likelihood of Using Methods for Obtaining Information: Register/Attend a TRS Group Benefit Presentation by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
36 and under				
Public Schools				
Male	-	22.1	31.4	40.7
Female	-	13.1	64.5	15.9
Higher Education				
Male	-	10.0	50.0	40.0
Female	-	18.4	36.8	42.1
37 to 45				
Public Schools				
Male	-	15.4	53.8	30.8
Female	8.2	29.1	41.8	20.9
Higher Education				
Male	5.9	17.6	41.2	29.4
Female	4.4	33.3	37.8	15.6
46 to 51				
Public Schools				
Male	15.0	35.0	25.0	20.0
Female	15.6	28.9	40.0	13.3
Higher Education				
Male	-	50.0	50.0	-
Female	16.7	33.3	16.7	33.3
52 and over				
Public Schools				
Male	23.1	34.6	30.8	7.7
Female	20.2	42.9	16.7	16.7
Higher Education				
Male	16.7	33.3	33.3	16.7
Female	15.0	40.0	20.0	20.0

Send TRS an email message requesting information

The percentage of retired members that would send an email to request information from TRS was highest among respondents aged 64 to 69 (see Table 92). Older retired members, 70 to 74 and 75 and older, were much less likely to send an email requesting information.

As shown in Table 93, male active members were most likely to send an email to request information from TRS.

Table 92: Likelihood of Using Methods for Obtaining Information: Send TRS an Email Message Requesting Information by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent				
63 and under	4.9	53.5	23.7	17.7
64 to 69	25.0	36.7	17.2	19.1
70 to 74	9.8	32.3	31.2	20.3
75 and over	8.6	28.0	34.2	18.3

$p=.004$.

Table 93: Likelihood of Using Methods for Obtaining Information: Send TRS an Email Message Requesting Information by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Gender				
Male	17.7	52.6	11.5	13.4
Female	12.0	48.1	26.7	9.0

$p=.045$.

Send TRS a letter requesting information

Among active members, the likelihood to send TRS a letter requesting information increased as age increased (see Table 94).

Table 94: Likelihood of Using Methods for Obtaining Information: Send TRS a Letter Requesting Information by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent				
36 and under	0.3	19.4	42.3	32.0
37 to 45	4.2	11.4	42.8	36.9
46 to 51	5.5	17.8	43.8	28.8
52 and over	3.7	22.1	47.1	23.5

$p=.26$.

Go to the TRS office and speak with a counselor

Table 95 shows the likelihood that active members would go to the TRS office and speak with a counselor varies with age though the differences are not statistically significant. Twenty-six percent of active members 36 and under said they would be very likely (2.4 percent) or very likely (23.4 percent) to go to TRS office and speak with a counselor compared to 41.2 percent of active members age 52 and older. Public school employees, relative employees in higher education, were more likely to say they would go to a TRS office and speak with counselor.

Table 95: Likelihood of Using Methods for Obtaining Information: Go to the TRS Office to Speak with a Counselor by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent				
36 and under	2.4	23.4	42.0	26.2
37 to 45	5.9	21.9	37.1	31.6
46 to 51	9.5	20.3	36.5	28.4
52 and over	11.8	29.4	27.9	28.7
Type of institution				
Public Schools	5.3	24.9	39.6	26.6
Higher Education	7.4	18.8	30.2	35.6

p=.16 for age; p=.054 for institution.

Go to a social media site

The likelihood that active members would go to a social media site to obtain information generally decreased as age increased (see Table 96). Only 13.5 percent of active members 52 and older said they would go to a social media site compared to 35.3 percent of active members 36 and under.

Table 96: Likelihood of Using Methods for Obtaining Information: Go to a Social Media Site by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Likely	Unlikely	Very Unlikely
Age of respondent				
36 and under	3.7	31.6	27.6	30.7
37 to 45	7.7	30.4	22.1	37.6
46 to 51	7.3	20.7	32.1	36.1
52 and over	2.9	10.6	31.8	49.4

p=.07.

Table 97: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits

	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Correspond by email with a TRS counselor				
Retired Member (n=479)	24.4	36.7	14.9	21.9
Active Member (n=801)	49.3	36.9	6.9	6.9
Visit a regional TRS office within 100 miles of residence				
Retired Member (n=479)	12.8	20.9	11.7	49.6
Active Member (n=787)	15.5	27.2	19.1	38.2
Live text chat with a TRS counselor				
Retired Member (n=479)	20.7	26.0	15.6	33.0
Active Member (n=791)	32.7	36.6	15.0	15.6
Visit TRS Headquarters in Austin				
Retired Member (n=479)	15.1	10.1	15.4	57.1
Active Member (n=795)	10.6	19.3	25.6	44.5
Live video chat with a TRS counselor				
Retired Member (n=479)	8.3	15.9	21.6	50.5
Active Member (n=789)	11.7	31.1	27.3	29.9

Both retired and active members were asked to rate their likelihood of using different methods to discuss TRS account-specific benefits with a TRS counselor (see Table 97).

Among retired members, based on the descending order of combined very likely and somewhat likely ratings, corresponding by email with a TRS counselor (61.1 percent) was the most common method cited. Other common methods included a live text chat with a TRS counselor (46.7 percent), visiting a regional TRS office within 100 miles of their residence (33.7 percent), visiting TRS Headquarters in Austin (25.2 percent), and a live video chat with a TRS counselor (24.2 percent).

Among active members, based on the descending order of combined very likely and somewhat likely ratings, corresponding by email with a TRS counselor (86.2 percent) was the most common method cited. This method was followed by speaking to a TRS counselor via live text chat (69.3 percent), speaking to a TRS counselor through a live video chat (42.8 percent), visiting a regional office within 100 miles of where they live (42.7 percent), and visiting TRS headquarters in Austin (29.9 percent).

Correspond by email with a TRS Counselor

The likelihood that retired and active members would correspond by email with a TRS counselor to discuss account-specific information generally decreased as age increased (see Table 98 and Table 99).

Table 98: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Correspond by Email with a TRS Counselor by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent 63 and under	40.1	29.8	12.8	14.7
64 to 69	29.6	40.4	12.8	14.4
70 to 74	18.5	35.6	15.5	27.5
75 and over	15.0	38.3	17.2	28.4

$p=.22$.

Table 99: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Correspond by Email with a TRS Counselor by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent 36 and under	50.6	37.7	6.7	4.9
37 to 45	51.1	37.2	3.7	8.1
46 to 51	46.9	38.7	7.1	7.2
52 and over	44.0	33.2	13.0	9.7

$p=.59$.

Visit a TRS office

As shown in Table 100, the percentage of retired members who would be likely to visit a TRS office within 100 miles of where they live to discuss account-specific benefits decreased as age increased.

Table 100: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit a TRS Office by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent				
63 and under	17.9	26.9	12.1	41.2
64 to 69	16.2	25.3	9.3	45.4
70 to 74	11.8	20.6	16.1	47.4
75 and over	8.0	14.5	10.9	58.5

p=.43.

Table 101 shows the likelihood that active members would be likely to visit a TRS office by selected demographic characteristics. Forty-one percent of male and 41.5 percent of female active members who were age 36 or under from public schools indicated they were either very likely or somewhat likely to visit a TRS office. Among higher education employees in this same age group, the percentages were 9.1 percent for male and 13.9 percent for female respondents.

For male active members age 37 to 45 from public schools, 59.0 percent reported they were very likely or somewhat likely to visit a TRS office, compared to 33.0 percent of the female respondents. Among higher education employees from the same age group, the percentage was 43.8 percent for male respondents and 34.1 percent for female respondents.

For male respondents between ages 46 and 51 from public schools, 52.7 percent of the males reported they were either very likely or somewhat likely to visit a TRS office compared to 46.6 percent of the female respondents. Among higher education employees in the same age group, this percentage was 33.3 percent for male respondents and 28.6 percent for female respondents.

Sixty-two percent of the male and 67.9 percent of female active members from public schools, age 52 and over, reported they were either very likely or somewhat likely to visit a TRS office to discuss their benefits. Among higher education respondents in the same age group, this percentage was 50.0 percent for male respondents and 42.1 percent for female respondents.

Table 101: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit a TRS Office by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
36 and under				
Public Schools				
Male	10.1	30.4	17.7	41.8
Female	10.5	31.0	10.5	48.0
Higher Education				
Male	9.1	-	36.4	54.5
Female	2.8	11.1	47.2	38.9
37 to 45				
Public Schools				
Male	15.4	43.6	10.3	30.8
Female	16.5	16.5	29.3	37.6
Higher Education				
Male	12.5	31.3	18.8	37.5
Female	7.3	26.8	16.8	39.0
46 to 51				
Public Schools				
Male	21.1	31.6	21.1	26.3
Female	23.3	23.3	18.6	34.9
Higher Education				
Male	-	33.3	33.3	33.3
Female	14.3	14.3	28.6	42.9
52 and over				
Public Schools				
Male	34.6	26.9	23.1	15.4
Female	33.3	34.6	12.8	19.2
Higher Education				
Male	16.7	33.3	16.7	33.3
Female	15.8	26.3	21.1	36.8

Live text chat with TRS Counselor

The percentage of retired members who would be likely to engage in a live text chat with a TRS counselor to discuss account-specific benefits generally decreased as age increased (see Table 102).

Table 102: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Live Text Chat with TRS Counselor by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent				
63 and under	24.2	36.7	17.1	19.0
64 to 69	12.6	32.4	13.8	40.0
70 to 74	16.6	21.8	19.3	38.7
75 and over	26.9	17.7	14.0	32.3

$p=.08$.

Table 103 shows the likelihood that active members would be likely to engage in a live text chat with a TRS counselor by selected demographic characteristics. Sixty-six percent of male and 75.5 percent of female active members who were age 36 or under from public schools indicated they were either very likely or somewhat likely to engage in a live text chat with a TRS counselor. Among higher education employees in this same age group, the percentages were 60.0 percent for male and 72.9 percent for female respondents.

For male active members age 37 to 45 from public schools, 84.2 percent reported they were very likely or somewhat likely to engage in a live text chat with a TRS counselor, compared to 58.2 of the female respondents. Among higher education employees from the same age group, the percentage was 73.3 percent for male respondents and 81.0 percent for female respondents.

For male respondents between ages 46 and 51 from public schools, 55.0 percent of the males reported they were either very likely or somewhat likely to engage in a live text chat with a TRS counselor compared to 68.2 percent of the female respondents. Among higher education employees in the same age group, this percentage was 50.0 percent for male respondents and 71.5 percent for female respondents.

Sixty-four percent of the male and 66.2 percent of female active members from public schools, age 52 and over, reported they were either very likely or somewhat likely to engage in a live text chat with a TRS counselor to discuss their benefits. Among higher education respondents in the same age group, this percentage was 66.6 percent for male respondents and 61.9 percent for female respondents.

Table 103: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Live Text Chat with TRS Counselor by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
36 and under				
Public Schools				
Male	27.8	38.0	20.3	13.9
Female	31.0	44.5	10.5	14.0
Higher Education				
Male	30.0	30.0	20.0	20.0
Female	45.9	27.0	18.9	8.1
37 to 45				
Public Schools				
Male	39.5	44.7	5.3	10.5
Female	29.1	29.1	16.4	25.4
Higher Education				
Male	40.0	33.3	13.3	13.3
Female	54.8	26.2	14.3	4.8
46 to 51				
Public Schools				
Male	20.0	35.0	20.0	25.0
Female	36.4	31.8	18.2	13.6
Higher Education				
Male	-	50.0	-	50.0
Female	28.6	42.9	14.3	14.3
52 and over				
Public Schools				
Male	32.0	32.0	12.0	24.0
Female	28.7	37.5	21.3	12.5
Higher Education				
Male	33.3	33.3	16.7	16.7
Female	28.6	33.3	19.0	19.0

Visit TRS Headquarters

As shown in Table 104, the percentage of retired members who would be likely to visit TRS headquarters in Austin to discuss account-specific benefits was highest among respondents age 63 and under and lowest among respondents 75 and over. Fifty-nine percent of retired members 75 and over said they were very unlikely to visit TRS headquarters compared to 41.2 percent of respondents 63 and under.

Table 104: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit TRS Headquarters by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent 63 and under	17.9	26.9	12.1	41.2
64 to 69	16.2	25.3	9.3	45.4
70 to 74	11.8	20.6	16.1	47.4
75 and over	8.0	14.5	10.9	58.5

Table 105 shows the likelihood that active members would be likely to visit TRS headquarters in Austin to discuss account specific benefits by selected demographic characteristics. Twenty-seven percent of male and 24.1 percent of female active members who were age 36 or under from public schools indicated they were either very likely or somewhat likely to visit TRS headquarters. Among higher education employees in this same age group, the percentages were 10.0 percent for male and 5.6 percent for female respondents.

For male active members age 37 to 45 from public schools, 30.7 percent reported they were very likely or somewhat likely to visit TRS headquarters, compared to 25.2 of the female respondents. Among higher education employees from the same age group, the percentage was 25.1 percent for male respondents and 29.3 percent for female respondents.

For male respondents between ages 46 and 51 from public schools, 33.4 percent of the males reported they were either very likely or somewhat likely to visit TRS headquarters compared to 38.6 percent of the female respondents. Among higher education employees in the same age group, this percentage was 50.0 percent for male respondents and 28.6 percent for female respondents.

Fifty-two percent of the male and 55.4 percent of female active members from public schools, age 52 and over, reported they were either very likely or somewhat likely to visit TRS headquarters to discuss their benefits. Among higher education respondents in the same age group, this percentage was 33.4 percent for male respondents and 35.0 percent for female respondents.

Table 105: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Visit TRS Headquarters by Selected Demographics (Active Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
36 and under				
Public Schools				
Male	-	26.8	23.2	50.0
Female	3.5	20.6	31.1	44.7
Higher Education				
Male	10.0	-	30.0	60.0
Female	2.8	2.8	27.8	66.7
37 to 45				
Public Schools				
Male	5.1	25.6	38.5	30.8
Female	12.6	12.6	28.9	45.9
Higher Education				
Male	6.3	18.8	25.0	50.0
Female	7.3	22.0	24.4	46.3
46 to 51				
Public Schools				
Male	16.7	16.7	22.2	44.4
Female	22.7	15.9	15.9	45.5
Higher Education				
Male	-	50.0	-	50.0
Female	14.3	14.3	14.3	57.1
52 and over				
Public Schools				
Male	32.0	20.0	16.0	32.0
Female	28.9	26.5	12.0	32.5
Higher Education				
Male	16.7	16.7	16.7	50.0
Female	15.0	20.0	20.0	45.0

Live video chat with TRS Counselor

The percentage of retired members who would be likely to engage in a live video chat with a TRS counselor to discuss account-specific benefits varied by age (see Table 106).

Table 106: Likelihood of Using Methods for Discussing TRS Account-Specific Benefits: Live Video Chat with TRS Counselor by Selected Demographics (Retired Member)

Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
Age of respondent				
63 and under	13.6	25.9	23.2	36.9
64 to 69	9.0	9.2	22.4	55.6
70 to 74	4.1	16.3	24.4	51.5
75 and over	7.2	15.1	18.6	53.9

$p=.51$.

Table 107 shows the likelihood that active members would be likely to engage in a live video chat with a TRS counselor by selected demographic characteristics. Forty-seven percent of male and 38.0 percent of female active members who were age 36 or under from public schools indicated they were either very likely or somewhat likely to engage in a live video chat with a TRS counselor. Among higher education employees in this same age group, the percentages were 10.0 percent for male and 21.6 percent for female respondents.

For male active members age 37 to 45 from public schools, 50.0 percent reported they were very likely or somewhat likely to engage in a live video chat with a TRS counselor, compared to 45.5 of the female respondents. Among higher education employees from the same age group, the percentage was 52.9 percent for male respondents and 50.0 percent for female respondents.

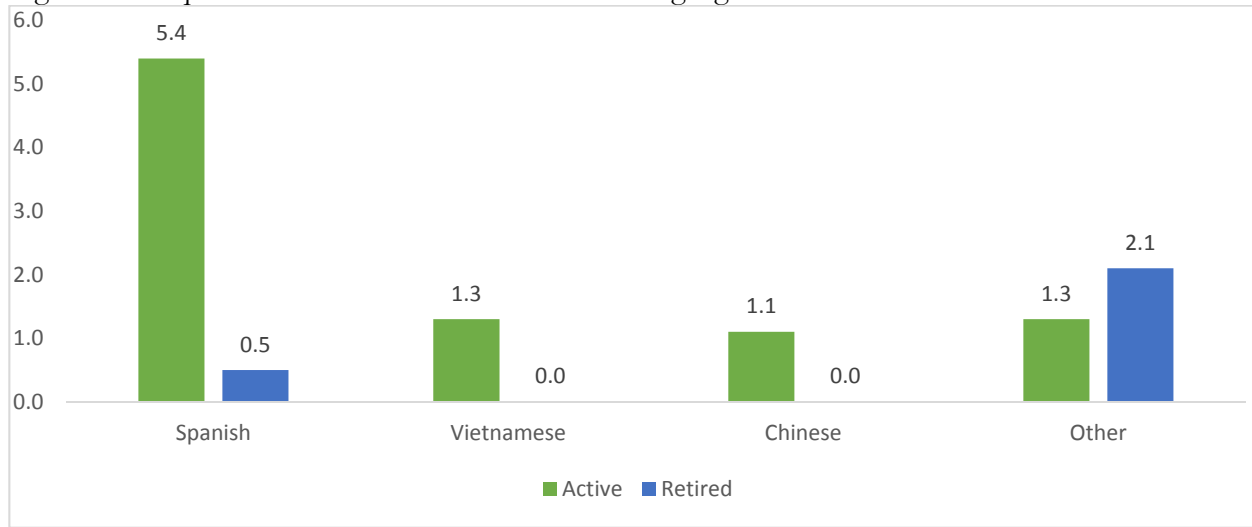
For male respondents between ages 46 and 51 from public schools, 40.0 percent of the males reported they were either very likely or somewhat likely to engage in a live video chat with a TRS counselor compared to 52.2 percent of the female respondents. Among higher education employees in the same age group, this percentage was 33.3 percent for male respondents and 42.9 percent for female respondents.

Forty-four percent of the male and 47.5 percent of female active members from public schools, age 52 and over, reported they were either very likely or somewhat likely to engage in a live video chat with a TRS counselor to discuss their benefits. Among higher education respondents in the same age group, this percentage was 42.9 percent for male respondents and 40.0 percent for female respondents.

Table 107: Likelihood of Using Methods for Discussing TRS Account Specific Benefits: Live Video Chat with TRS Counselor by Selected Demographics (Active Member)

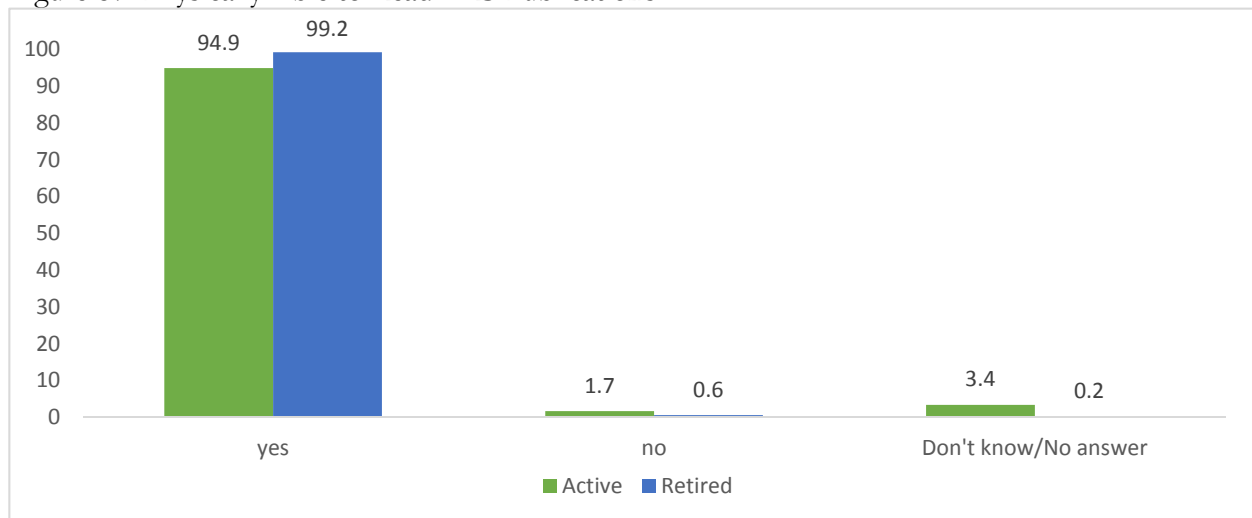
Demographics	Percentage Responding			
	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
36 and under				
Public Schools				
Male	13.6	33.3	23.5	29.6
Female	3.5	34.5	24.0	38.0
Higher Education				
Male	10.0	-	40.0	50.0
Female	10.8	10.8	43.2	35.1
37 to 45				
Public Schools				
Male	15.8	34.2	34.2	15.8
Female	16.4	29.1	33.6	20.9
Higher Education				
Male	23.5	29.4	23.5	23.5
Female	25.0	25.0	30.0	20.0
46 to 51				
Public Schools				
Male	15.0	25.0	25.0	35.0
Female	13.6	38.6	20.5	27.3
Higher Education				
Male	-	33.3	33.3	33.3
Female	14.3	28.6	28.6	28.6
52 and over				
Public Schools				
Male	20.0	24.0	24.0	32.0
Female	10.0	37.5	23.8	28.7
Higher Education				
Male	14.3	28.6	28.6	28.6
Female	15.0	25.0	25.0	35.0

Figure 86: Require TRS Information in Different Languages



Both retired and active members were asked if they require TRS information to be available in any other languages. Small percentages of respondents reported needs for information in Spanish and other languages (see Figure 86).

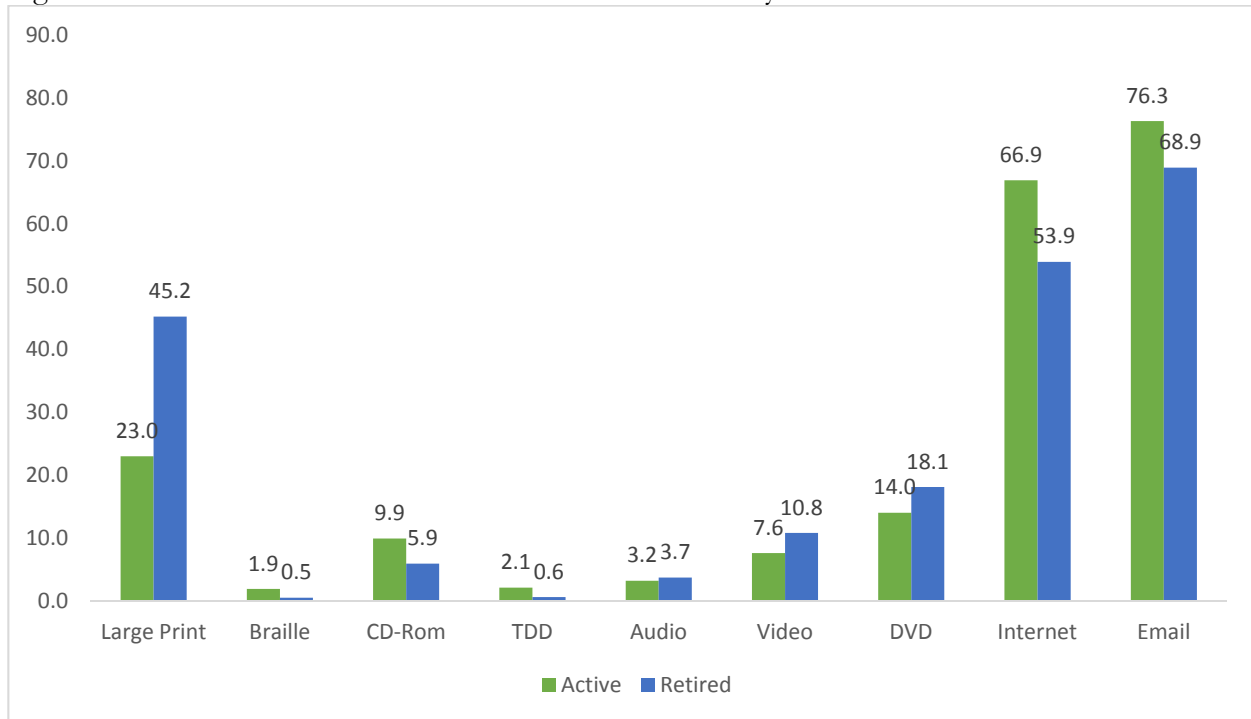
Figure 87: Physically Able to Read TRS Publications



N=479 for retired members; N=828 for active members.

Respondents were asked if they were physically able to read TRS publications appearing in print. A vast majority of respondents, retired (99.2 percent) and active (94.9 percent), reported they were able to physically read TRS publications appearing in print (see Figure 87).

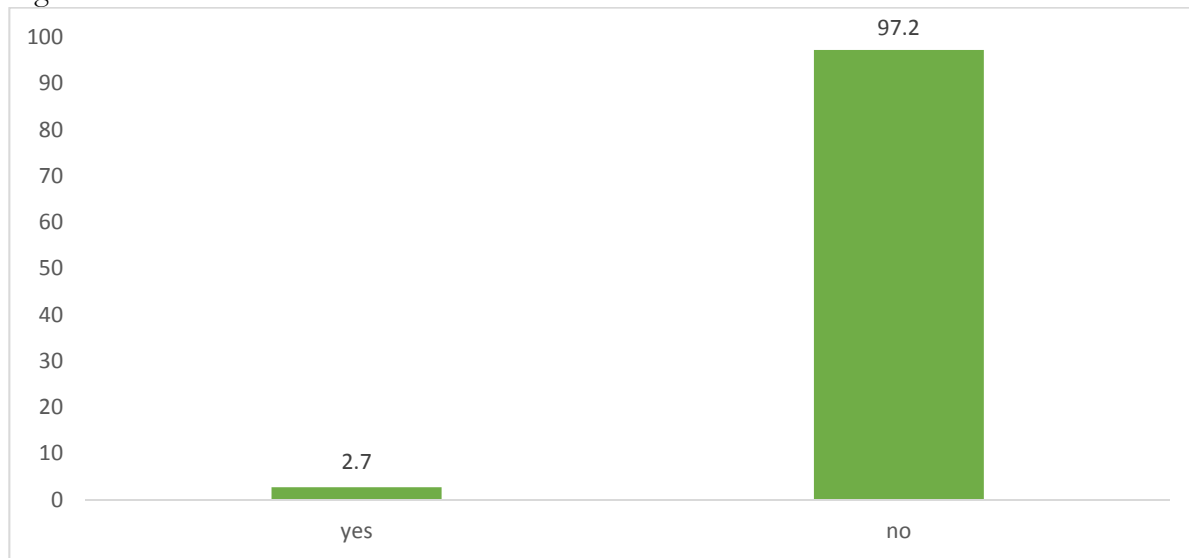
Figure 88: Alternative Format of TRS Publication Most Likely to Use



Respondents who were physically able to read TRS publications were asked if a list of alternative methods were made available to them, which method would they prefer (see Figure 88). The most commonly preferred alternative formats were email, internet and large print.

* “DVD” was not an item included on the active member questionnaire. Based on the active member response on CD-ROM, internet and email, active members are approximately twice as likely to use technological formats to access TRS publications compared to retired members. One can estimate that the interest in DVD’s would be at least that of retired members and as much as twice as likely (ranging between 15 percent and 30 percent).

Figure 89: Visited TRS Administrative Offices in Austin in Past 12 Months



Both retired and active members were asked if they had visited TRS' administrative offices in Austin in the past 12 months. One percent of the retired members and 2.7 percent of the active members reported that they had visited TRS' administrative offices in Austin (see Figure 89).

Table 108: Ratings of Austin Office Attributes

	Percentage Responding			
	Excellent	Good	Fair	Poor
Parking				
Retired Member (n=6)	84.7	15.3	0.0	0.0
Active Member (n=22)	15.4	34.7	3.6	45.9
Easy access to TRS facilities				
Retired Member (n=6)	83.3	15.3	0.0	0.0
Active Member (n=22)	21.2	30.5	7.9	38.1

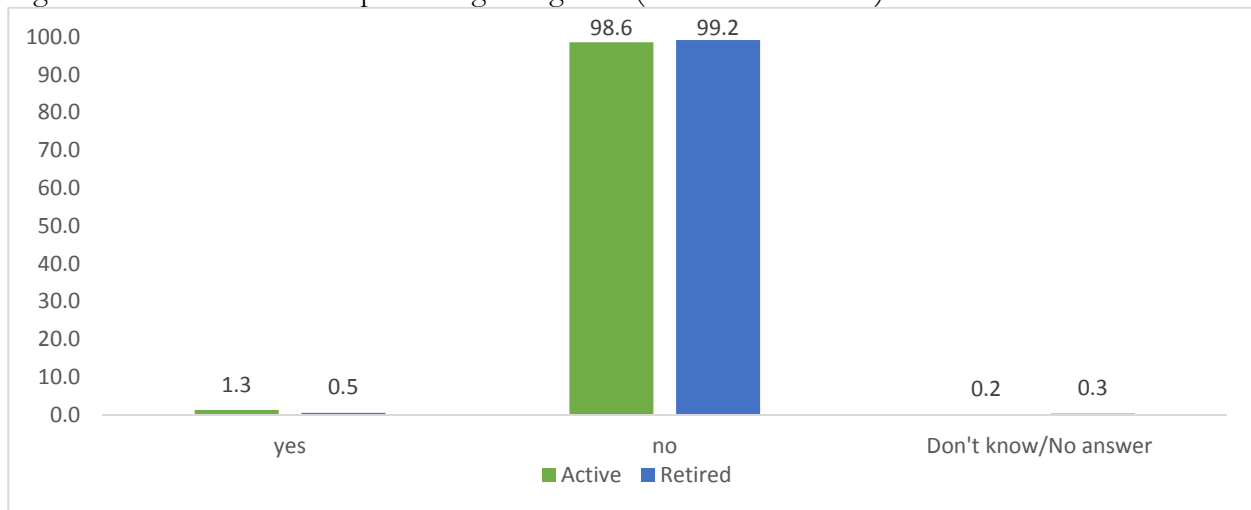
Those who had visited the offices were asked to rate the parking and access to those facilities in Austin (see Table 108).

Nearly 100 percent of the retired members reported that parking was either excellent (84.7 percent) or good (15.3 percent). Among active members, 50.1 percent reported that parking was either excellent (15.4 percent) or good (34.7 percent).

When asked about easy access to the TRS facility, 100.0 percent of the retired members stated that access was either excellent (83.3 percent) or good (15.3 percent). Among active members, 51.7 percent stated that access was either excellent (21.2 percent) or good (30.5 percent).

All respondents who answered the question on easy access were asked if they had a disability that made it difficult to access buildings. Eight of the 22 members and none of the six retired members had a disability that made it difficult to access buildings.

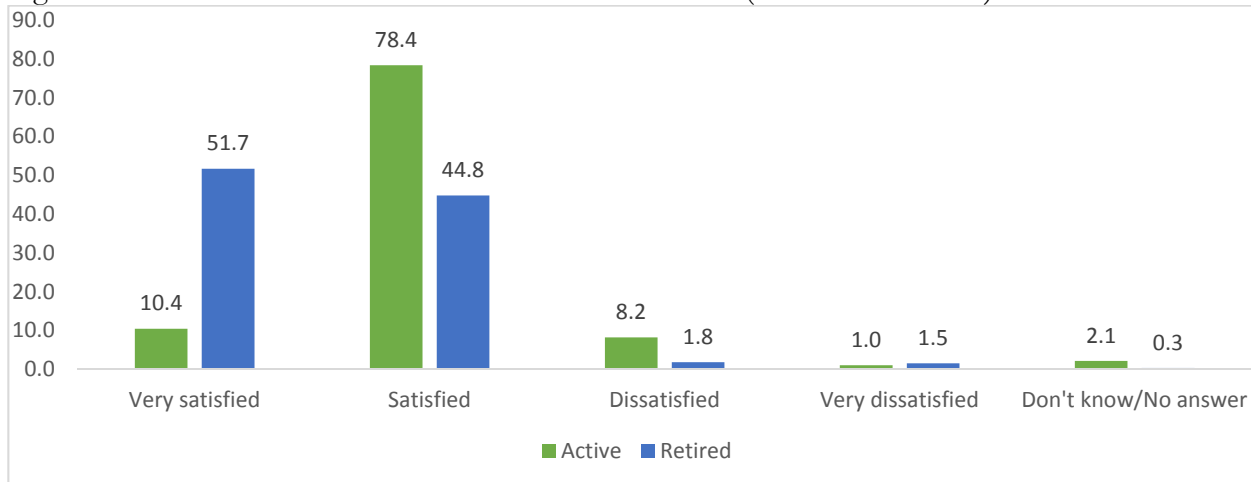
Figure 90: Ever Filed a Complaint Regarding TRS (Retired and Active)



Both retired and active members were asked if they had ever filed a complaint regarding TRS. Almost all of the respondents, only 1.3 percent of active members and 0.5 percent of retired members reported that they had ever filed a complaint regarding TRS (see Figure 90).

The number of complaints are too limited for much analysis, though it is worth noting most of the members who had filed a complaint were satisfied with the response from TRS, though the remaining complainants remained “very dissatisfied.” Complainants were also mostly satisfied with the courteousness and timeliness of the TRS employees who responded to claim.

Figure 91: Overall Satisfaction with TRS’ Member Services (Retired and Active)



Finally, respondents were asked to rate overall satisfaction with TRS’ member services. Figure 91 shows that 96.5 percent of retired members reported that they were either very satisfied (51.7 percent) or satisfied (44.8 percent) with TRS’ member services. Eighty-nine percent of active members were either very satisfied or satisfied with TRS’ member services.

V. CONCLUSIONS

The Teacher Retirement System of Texas (TRS) Member Satisfaction Survey was designed to gauge levels of satisfaction with TRS services for active and retired members. Several patterns emerge from the findings. First, a fairly small number of active and retired members use most of the TRS services. Second, those that do report using a service are typically satisfied with the service received. Third, among active members, the use of services typically increases as members approach retirement age. Active members 52 and older generally use services more often and are more likely to read TRS publications than younger members. Fourth, among retired members, use of services declines as members age. Retired members 63 and younger generally report using services most frequently and paying the greatest attention to TRS publications.

Overall, TRS active and retired members rate TRS services very positively. Ninety-seven percent of retired members and 89 percent of active members said they were satisfied or very satisfied with TRS services. Drilling down, satisfaction levels vary across specific services but, across the board, members mostly express satisfaction with services and rate TRS publications as useful, informative, and easy to read.

Benefit Counselors: While relatively few members, active or retired met with benefit counselors, they were overwhelmingly positive in their assessment of the services provided. Nearly 100 percent of retired members and 93 percent of active members indicated they were either satisfied or very satisfied with the services provided by benefit counselors. They were equally positive when asked to rate the knowledge and courtesy of the counselor they contacted.

Telephone Counseling Center: There is a similar story to be told about the telephone counseling center. Only six percent of active members and 14 percent of retired members reported having called the toll-free counseling center in the past 12 months. The members who did so, however, were mostly positive about the experience. Seventy-nine percent of retired members and 69 percent of active members said they were satisfied or very satisfied with the service received.

Written Requests for Information: Among TRS members who had mailed written requests for information, most reported timely or very timely response (77 percent of retired members and 64 percent for active members) and satisfaction with response received (77 percent for retired members and 89 percent for active members).

Automated Telephone System: Retired members, relatively to active members reported much greater awareness of the automated telephone system. Seventy-six percent of retired members compared to 44 percent of active members said they were aware of the system. Among active and retired members who were aware of the system, frequency of calling was roughly comparable. Approximately one in five members who were aware of the system reported calling at least once. Most of these members reported the system was easy to use (89 percent of retired members and 69 percent of active members), were satisfied or very satisfied with the service received (93 percent of retired members and 63 percent of active members), and found the information understandable (92 percent of retired members and 84 percent of active members).

Internet Services: For the most part, both active and retired members have some access to the internet, though notably there is nontrivial percentage of retired members (12 percent) who report no access. It is perhaps not surprising that members are using multiple devices for access, especially desktop or laptop computers and smartphones, or that younger members are more likely to report using smartphones. Internet access translates into high levels of awareness of the TRS website as well as visits to the website during the past year. Fifty-five percent of retired members and 68 percent of active members with internet access reported visiting the TRS website at least once during the past year. These members reported the website was easy to use (91 percent of retired members and 76 percent of active members) and satisfaction with the information provided on the website (93 percent for retired members and 82 percent for active members).

The growth of social media (Facebook, Twitter, LinkedIn, etc.) creates new possibilities for sharing information about TRS services. Most members, both active and retired, indicate that they would not be very likely to use these platforms for TRS-related information. There was also limited awareness of existing TRS social media. Members were most aware of Facebook: 28 percent of retired members and 11 percent of active members reported they were aware of the TRS Facebook page.

Benefit Payments: Nearly 19 percent of active members and 17 percent of retired members reported having requested an estimate of retirement or death benefits. Among those members, both active and retired, who requested an estimate, an overwhelming majority reported they were satisfied with the timeliness and accuracy of the estimate they received. Nearly 100 percent of retired members and 86 percent of active members reported being very satisfied or satisfied with the timeliness of the estimate. Retired members were much more likely to report being very satisfied with the estimate. Similar percentages – 97.5 percent for retired members and 83 percent for active members – reported satisfaction with the accuracy of the estimate.

TRS-Care and TRS Active-Care: Overall satisfaction with TRS-Care and TRS-ActiveCare services remains quite strong. Ninety-three percent of retired members reported being very satisfied or satisfied with TRS-Care. For active members, 79 percent reported being very satisfied with TRS-ActiveCare services. Looking across specific services, members report satisfaction with insurance company claims services, prescription services, and the service received when calling TRS staff.

Long-Term Care: Only three percent of active and four percent of retired members report being enrolled in long-term care program offered by TRS. One of the reasons may be that relatively few members (7 percent of active members and 23 percent of retired members) had reviewed the Genworth long-term care enrollment kit. Among those that had reviewed the kit, most cited costs as the reason for not enrolling though many also said the coverage was not needed or that they had coverage elsewhere.

Publications: Members, both retired and active, are generally aware of TRS publications and rate them positively in terms of clarity, ease of use, and usefulness of information provided. First, most members reported being aware of the *TRS Benefits Handbook* and reading it at least occasionally. Retired members reported reading more frequently than active members. Retired and active members read the *TRS Benefits Handbook* for very different reasons. Retired members read it to understand benefits in general and health care benefits specifically while active members read it to understand benefits in general and to help in retirement planning. Both active and retired members

rate the information in the *TRS Benefits Handbook* as clear, easy to use, and useful. There are similar patterns for the *TRS News*. Members report high levels of awareness, indicate that they read it at least on occasion, and give the information presented high marks for clarity and usefulness.

Account Statements: More than three in four active members (78 percent) report that they are aware of their annual account statement and indicate that the statements are consistent with their own records (89 percent) and that the information provided is both clear (93 percent) and useful (85 percent).

Appendix A: Survey Instruments

Teacher Retirement System of Texas Retiree Survey 2016

Hello, my name is _____ and I am calling from the Public Policy Research Institute at Texas A&M. The Teacher Retirement System of Texas is conducting a survey of its retirees and I would like to talk to _____. (TO RESPONDENT) The Teacher Retirement System is conducting a survey to determine how its retirees evaluate the services provided by the agency. This survey is NOT intended to ask retirees to evaluate their retirement and other related benefits since such benefits are determined by the Texas Legislature—not by TRS. The questions that I want to ask you will take between 10 and 25 minutes and your answers will be useful as decisions are made about retiree services. All of your answers will be kept confidential.

Your participation in this study is voluntary. Your decision to participate or not participate will have no effect on your rights or benefits. This project has been reviewed and approved by Institutional Review Board at Texas A&M. If you have any questions you may call 979.458.4067.

TRS Benefit Counselors (B)

Have you met with a TRS benefit counselor in Austin or another Texas City in the last 12 months?

1. Yes (ASK 1A-C) 2. No (SKIP TO 2) 9. NR/DK (SKIP TO 2)
- 1A. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. NR/DK
- 1B. Did the counselor demonstrate a thorough knowledge of retiree benefits?
1. Yes 2. No 9.
- NR/DK 1C. Was the counselor courteous?
1. Yes 2. No 9. NR/DK

TRS Telephone Counseling Center (B)

2. Have you called TRS' toll-free telephone counseling center and spoken with a counselor in the past 12 months?

1. Yes (ASK 2A-C) 2. No (SKIP TO Q2CC) 9. NR/DK (SKIP TO Q2CC)
- 2A. Was it very easy, easy, difficult, or very difficult to reach a representative in the telephone counseling center?
1. Very easy 2. Easy 3. Difficult 4. Very difficult 9. NR/DK
- 2B. Was the TRS representative who assisted you very courteous, courteous, not too courteous, or not at all courteous?
1. Very courteous 2. Courteous 3. Not too courteous 4. Not at all courteous
9. NR/DK
- 2C. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. NR/DK

Q2CC. Have you asked TRS to send you any material through the mail in the past 12 months?
1. Yes (ASK 2D) 2. No (SKIP TO 3 NEW) 9. NR/DK (SKIP TO 3 NEW)

2D. Did you receive it in a very timely manner, a timely manner,
not too timely, not at all timely, or did you not receive the material?

- | | |
|--------------------------------|--|
| 1. Very timely (ASK 2D.1) | 2. Timely (ASK 2D.1) |
| 3. Not too timely (ASK 2.D.1) | 4. Not at all timely (ASK 2D.1) |
| 5. Did not receive (SKP Q3NEW) | 6. Did not request materials (SKP Q3NEW) |
| 9. DK/NR (SKP Q3NEW) | |

2.D.1 Did the material(s) contain the information you requested?

1. Yes 2. No 9. NR/DK

Q3NEW. In the past 12 months, have you attended a community meeting, a group benefit seminar or a Report Card Tour presented by a TRS representative?

1. YES
2. NO
9. DK/NR

IF ANS > 1 SKP Q3

Q3NEWA. IF YES TO Q3NEW: Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the information you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

Written Requests for Information (B)

3. Have you mailed any *written requests* for information to TRS in the past 12 months?

1. Yes (ASK 3A-B) 2. No (SKIP TO 4) 9. NR/DK (SKIP TO 4)

3A. Was the response you received very timely, timely, not too timely, not timely at all, or did you not receive a response?

- | | | | |
|--------------------|-----------|-------------------|----------------------|
| 1. Very timely | 2. Timely | 3. Not too timely | 4. Not at all timely |
| 5. Did not receive | 9. NR/DK | | |

3B. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. NR/DK

Automated Telephone System (B)

4. Are you aware of the toll-free TRS automated telephone system that provides automated (recorded) information about TRS benefits and services?

1. Yes (ASK 4A-D) 2. No (SKIP TO 5) 9. NR/DK (SKIP TO 5)

4A. How often have you called the TRS Automated Telephone System in the past 12 months?

1. Never called, just knew there was one
2. Once
3. 2-3 times
4. 4-5 times
5. 6 or more times
9. DK/NR

(If never called, skip to 5)

4B. Did you find the automated telephone system very easy, easy, difficult, or very difficult to use?

1. Very easy 2. Easy 3. Difficult 4. Very difficult 9. NR/DK

4C. Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the automated service that you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. NR/DK

4D. Was the information you were provided on the automated telephone system very understandable, understandable, not too understandable, or not at all understandable?

1. Very understandable 2. Understandable 3. Not too understandable
4. Not at all understandable 9. NR/DK

Internet (B)

5. Do you have access to the Internet from home, work, both, some other place, or not at all?

1. Home 2. Work 3. Both 4. Some other place 5. Not at all (skip to #10)
9. NR/DK (skip to #10)

5. How often do you access the Internet using the following devices?

***Daily A few times a week A few times a month Less than once a month A few times a year
Never/DK***

5A. Desktop or Laptop Computer

5B. Tablet (iPad, etc.)

5C. Smart Phone (iPhone, Android, etc.)

5D. Which one do you use most often for internet access?

Desktop computer

Laptop computer

Tablet (iPad, etc.)

Smart Phone

9. DK/NR

6. Are you aware that TRS has a Website?

1. Yes (ASK 6A-C) 2. No (SKIP TO 7) 9. NR/DK (SKIP TO 7)

6A. How often have you visited the TRS website in the past year?

1. Once 2. 2-3 times 3. 4-5 times 4. 6 or more times 5. Never (If never, skip to 7) 9. DK/NR (skip to 7)

6B. Was the TRS web site very easy, easy, difficult, or very difficult to use?

1. Very easy 2. Easy 3. Difficult 4. Very difficult 9. NR/DK

6C. Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the amount and type of information that you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. NR/DK

7. Would you be very likely, likely, or not likely to use Internet access to obtain information such as: your annuity verifications, and 1099-R forms?

1. Very likely (GO TO 8) 2. Likely (GO TO 8) 3. Not Likely (ASK 7A) 9. NR/DK(GO TO 8)

7a. Why do you think you would not access this information on-line over the Internet?

8. *MyTRS* is the online access portion of the TRS website that helps retirees view and print important documents from TRS such as 1099 forms before they become available by mail. Retirees can also access their personal account information without entering their social security numbers online.

8a. Have you ever visited *MyTRS*?

1. YES

2. NO (If respondent has never visited *MyTRS*, skip to Q 9.)

9. DK/NR (SKIP TO Q9)

8b. How frequently do you visit *MyTRS*?

Daily, weekly, monthly, a few times a year, once a year, never,

or DK/NR (If respondent has never visited *MyTRS*, skip to Q 9.)

- 8c. Why did you visit *MyTRS*? Please check as many of the following reasons that apply:
- 01. View and/or print a copy of your most recent 1099R form
 - 02. View and calculate your personalized withholding tax calculations using data on file with TRS
 - 03. View a summary of your current annuity payments
 - 04. View a summary of your health care premiums paid in the prior two years by deduction from your annuities
 - 05. Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed
 - 06. Receive important TRS announcements of meetings, webcasts, presentations and other events
 - 07. Learn about legislative changes impacting the TRS retirement and health care plans before that information reaches other members by mail
 - 08. Change your address on record in TRS files
 - 09. Other, (specify)
 - 99. DK/NR

MyTRS Email Subscriptions

9. The *MyTRS* email subscription service, is a feature of the *MyTRS* section of the TRS website. It enables members and retirees to receive notification of TRS publications and announcements via e-mail when they register their email addresses with TRS. Sending such information by email helps TRS reach you more quickly, reduce the need for paper mailings and save pension fund expenses.

- 9a. Were you aware of this program?
- 1. YES
 - 2. NO
 - 9. DK/NR IF (ANS > 1) SKP Q9C
- 9b. Are you currently signed up to participate in this program?
- 1. YES
 - 2. NO
 - 9. DK/NR IF (ANS = 1) SKP NEW3A
- 9c. Would you consider receiving TRS information by email instead of mail?
- 1. YES
 - 2. NO
 - 9. DK/NR IF (ANS = 1) SKP NEW3A
- 9d. If no, why not? (OPEN END RESPONSE)

IF Q8A = 1 SKP QNEW2A

9e. If you have not visited the *MyTRS* section of the TRS website, what is the reason you have not visited the *MyTRS* website?

1. I was not aware of *MyTRS*.
2. I do not have Internet access.
3. I am not sure how to register for *MyTRS*.
4. I have no reason to register for *MyTRS* at this time.
5. Other, specify _____
9. DK/NR

Social Media

QNew3: Would you be very likely, somewhat likely, somewhat unlikely or very unlikely to use the following social media channels *_[fill each a-i]* to obtain TRS-related information? How about . . .*[fill next]*

Social Media Channel	Very Likely	Likely	Unlikely	Very Unlikely	NR/DK
NEW3a. Facebook	1	2	3	4	9
NEW3b. Twitter	1	2	3	4	9
NEW3c. Linked In	1	2	3	4	9
NEW3d. Blogs	1	2	3	4	9
NEW3e. RSS feeds	1	2	3	4	9
NEW3f. YouTube	1	2	3	4	9

Are you aware that TRS has the following?

- Q4NEWA. A Facebook page? Yes___ No___ DK/NR___
- Q4NEWB. A Twitter account? Yes___ No___ DK/NR___
- Q4NEWC. A LinkedIn page? Yes___ No___ DK/NR___
- Q4NEWD. A YouTube Channel? Yes___ No___ DK/NR___

9F. Are you aware that the TRS Website has in the past featured videos regarding member benefits?

1. Yes (ASK (9G-I) 2. No. (GO TO 10) 9. DK/NR (GO TO 10)

9G. Did you ever view any TRS videos on the TRS Website or YouTube?

1. Yes (ASK 9H) 2. No (GO TO 9I) 9. DK/NR (GO TO 9I)

- 9H. How would you describe your level of satisfaction with the videos that you watched?
1. Very satisfied
 2. Satisfied
 3. Dissatisfied
 4. Very dissatisfied
 9. DK/NR (ALL RESPONSES GO TO Q10)

- 9I. Which one of the following reasons best describes why you have never viewed a video on the TRS Web site?
1. I was unaware of this option
 2. I did not know how to view the videos
 3. I prefer to get benefit information through written materials
 4. I had no need to view the benefit information in the videos
 9. DK/NR

Benefit Payments (B)

10. Have you requested a verification of your monthly retirement benefit or an estimate of your death benefits from TRS?
1. Yes (ASK 10A-C)
 2. No (SKIP TO 11)
 9. DK/NR (SKIP TO 11)
- 10A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of your verification or estimate?
1. Very satisfied
 2. Satisfied
 3. Dissatisfied
 4. Very dissatisfied
 5. Has not received verification or estimate (If has not received skip to 11)
 9. DK/NR (SKIP TO 11)
- 10B. Was it very easy, easy, not too easy, or not at all easy to understand your verification or estimate?
1. Very easy
 2. Easy
 3. Not too easy
 4. Not at all easy
 9. DK/NR
- 10C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of your verification or estimate?
1. Very satisfied
 2. Satisfied
 3. Dissatisfied
 4. Very dissatisfied
 9. DK/NR
11. Have you submitted an *application* to TRS for retirement, Partial Lump Sum Option (PLSO), or death and survivor benefits in the past two years?
1. Yes (ASK 11A-B)
 2. No (SKIP TO 12)
 9. DK/NR (SKIP TO 12)
- 11A. Was the response very timely, timely, not too timely, not at all timely, or never received?
1. Very timely
 2. Timely
 3. Not too timely
 4. Not at all timely
 5. Never received (SKIP TO 12)
 9. DK/NR
- 11B. Was the information in the response very accurate, accurate, inaccurate, or very inaccurate?
1. Very accurate
 2. Accurate
 3. Inaccurate
 4. Very inaccurate
 9. DK/NR
12. Prior to your retirement, did you receive a bill from TRS for any special service purchase?
1. Yes (ASK 12A-B)
 2. No (SKIP TO 13)
 9. DK/NR (SKIP TO 13)
- 12A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the billing?
1. Very satisfied
 2. Satisfied
 3. Dissatisfied
 4. Very dissatisfied
 9. DK/NR

12B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the billing?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

TRS-Care

13. Are you covered by TRS-Care?

1. Yes (ASK 13A) 2. No (SKIP TO 17) 9. DK/NR (SKIP TO 17)

13A. Do you have: Standard TRS-Care Plan 1, Standard TRS-Care Plan 2, or 3, or Medicare Advantage TRS-Care Plan 2 or 3

1. Standard TRS-Care 1 (SKIP TO 14)
2. Standard or Medicare Advantage TRS-Care Plans 2 or 3 (ASK 13B-G)
9. DK/NR (SKIP TO 14)

For TRS-Care 2 and TRS-Care 3 Participants Only:

13B. Considering the past 12 months, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you have received from Aetna when you incurred medical claims ?

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied
5. Has not used this service in the past 12 months (If has not used in the past 12 months skip to 13E)
6. 9. DK/NR

13C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the response to your medical claim?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

13D. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the response to your medical claim?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

For TRS Care-2 and 3 Participants Only:

13E. Considering the past 12 months, were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when filling your prescriptions through Express Scripts' mail order service?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
5. Has not used this service in the past 12 months (If has not used in past 12 months, skip to 14)
9. DK/NR

13F. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the response when filling your mail order prescription?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

13G. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the response when filling your mail order prescription?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

14. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when calling the TRS-Care staff in Austin, or have you never called that office?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 5. Never called
9. DK/NR
15. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the customer service you received when calling the TRS-Care Aetna Service Center, or have you never called that office?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 5. Never called
9. DK/NR
16. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the customer service you received when calling the Express Scripts' Service Center, or have you never called that office?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 5. Never called
9. DK/NR
- 16B. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS-Care customer service?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR
- 16C. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the TRS-Care plan design and benefits?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

The next few questions have to do with long-term care insurance and not TRS-Care.

Long-Term Care Insurance (B)

17. Are you currently enrolled in the Genworth group long-term care insurance program offered by TRS?
1. Yes (SKIP TO 19) 2. No (ASK 17A) 9. DK/NR (ASK 17A)
- 17A. Have you ever reviewed a Genworth group long-term care insurance enrollment kit to determine if this coverage may be right for you?
1. Yes (ASK 17B.3) 2. No (ASK 17C.1) 9. DK/NR (ASK 17C.1)

FOR THOSE WHO reviewed THE KIT

17.B.3. What were the reasons you did not purchase Genworth's group long-term care insurance through TRS? (CHECK ALL THAT APPLY, THEN SKIP TO 19)

	Mentioned	Not mentioned
I am not eligible for this program	1	2
I already have long-term care insurance.	1	2
Cost is too high.	1	2
Coverage did not offer features you want.	1	2
I don't feel a need for this coverage.	1	2
Have alternative coverage (through spouse or elsewhere).	1	2
Other, _____		

FOR THOSE WHO HAVE NOT REVIEWED THE KIT

17C.1. Why have you not requested an enrollment kit? (CHECK ALL THAT APPLY, THEN SKIP TO 19)

	Mentioned	Not mentioned
I am not eligible for this program	1	2
I already have long-term care insurance.	1	2
Cost is too high.	1	2
Coverage did not offer features you want.	1	2
I don't feel a need for this coverage.	1	2
I don't know how to obtain a kit	1	2
Have alternative coverage (through spouse or elsewhere).	1	2
Other, _____		

TRS Benefits Handbook (B)

Q19. Are you aware that every two years TRS publishes an updated *TRS Benefits Handbook for members and annuitants*, which is a summary of their plan benefits?

1. Yes 2. No 3. Aware that there was one but has never seen one. 9. DK/NR IF ANS > 1 SKIP TO Q20

19_2. Do you always, sometimes, seldom, or never read the *TRS Benefits Handbook* when a new one is published?

1. Always (ASK 19A-C)

2. Sometimes (ASK 19A-C)

3. Seldom (ASK 19A-C)

4. Never (SKIP TO 20)

9. DK/NR (SKIP TO 20)

19A. Is the information in the handbook very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear 9. DK/NR

19B. Is the handbook very easy, easy, difficult, or very difficult to use?

1. Very easy 2. Easy 3. Difficult 4. Very difficult 9. DK/NR

19C. Is the handbook very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful 9. DK/NR

Q19D. What is the most likely reason you would refer to the *TRS Benefits Handbook*?

1. To obtain information that will help you decide when to retire
2. To estimate how much you will receive in TRS retirement benefits
3. To learn about TRS health care benefits
4. To learn about TRS employment-after-retirement opportunities
5. To learn about purchasing TRS special service credit
6. To better understand your TRS benefits in general
7. Other, (Specify)
9. DK/NR

Q20: In order to significantly reduce printing and postage expenses, TRS discontinued mailing *TRS Benefit Handbooks* to all 1.4 million members and retirees beginning in late 2013. Instead, TRS (1) sends an email message, with a link to the new handbook, to all members and retirees who have registered through *MyTRS* and (2) notified all members and retirees through the *TRS News* when the new handbook was added to the TRS website. TRS will **continue mailing handbooks to anyone who requests one.**

Q20A. As a result, if you wished to view the latest *TRS Benefits Handbook*, which of the following would you do?

1. Visit the website to view and/or print the latest handbook
2. Register through *MyTRS* and request that an e-mail message be sent to me with a link to the new handbook
3. Contact TRS to request that the new handbook be mailed to me
4. I would not obtain a new handbook
9. DK/NR

If the answer is D., then ask the respondent the following:

Q20B. Why not? _____ (open-ended)

TRS News (B)

21. Are you aware of *TRS News*, the newsletter that TRS publishes and posts on its website for all members approximately three times a year?

1. Yes 2. No=>q22 9. DK/NR=>q22

21_2. Do you always, sometimes, seldom, or never read the *TRS News* when it is published?

1. Always (ASK 21A-C)
2. Sometimes (ASK 21A-C)
3. Seldom (ASK 21A-C)
4. Never (skip q22A)
9. DK/NR

21A. Is the information in the TRS News very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear 9. DK/NR

21B. Is the TRS News very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful 9. DK/NR

21C. When reading the *TRS News*, are the following of great interest, interest, little interest, or no interest to you?

Area	Great interest	Interest	Little interest	No interest	DK/NR
21c1. My retirement benefits from TRS	1	2	3	4	9
21c2. TRS Investments	1	2	3	4	9
21c3. My Health Care Coverage from TRS	1	2	3	4	9
21c4. State and Federal Developments Relating to Retirement and Health Care	1	2	3	4	9
21c5. Retirement Planning and Contemporary Retirement Issues	1	2	3	4	9
21c6. Other issues _____	1	2	3	4	9

Other Publications ®

22. Do you always, sometimes, seldom, or never read the following TRS communications when you receive them?

Publication	Always	Sometime	Seldom	Never	DK/NR
22A. TRS-Care Benefits Booklet ®	1	2	3	4	9
22B. Information brochures on TRS programs and services	1	2	3	4	9
22C. Letters from TRS concerning your annuity payment.	1	2	3	4	9

22AC. For each publication read always, sometimes, or seldom ask for the following ratings:

22A. Is _____ very accurate, accurate, inaccurate, or very inaccurate?

1. Very accurate 2. Accurate 3. Inaccurate 4. Very inaccurate 9. DK/NR

22B. Is _____ very useful, useful, not too useful, or not at all useful?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful 9. DK/NR

22C. Is _____ the content very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear 9. DK/NR

Other Communications Issues (B)

Q23: If you wished to obtain general *TRS information*, how likely would you be to do the following? Please indicate if you would be very likely, likely, unlikely, or very unlikely”

Action	Very likely	Likely	Unlikely	Very unlikely	DK/NR
23A. Call the toll-free TRS telephone number and use the automated telephone system	1	2	3	4	9
23B. Call the toll-free TRS telephone system and speak with a counselor	1	2	3	4	9
23C. Go to the TRS offices to speak with a counselor	1	2	3	4	9
23D. Go to the TRS Website	1	2	3	4	9
23E. Refer to the <i>TRS Benefits Handbook</i> or a TRS brochure describing a particular benefit	1	2	3	4	9
23F. Send TRS a letter requesting information	1	2	3	4	9
23G. Send TRS an e-mail message requesting general (non-specific or non-personal information)	1	2	3	4	9
23H. Go to a social media site: (Facebook, Twitter, etc.)	1	2	3	4	9

QNEW5. If you wanted to discuss your *TRS account-specific benefits* with a TRS counselor, how likely would you be to – (Read each option) would you say very likely, somewhat likely, somewhat unlikely, or very unlikely?

QNEW5A. Visit TRS Headquarters in Austin

QNEW5B. Visit a regional TRS office within 100 miles of where you live

QNEW5C.Correspond by email

QNEW5D.Live text chat with a TRS counselor

QNEW5E.Live video chat with a TRS counselor

24. Do you *require* that TRS information be available in any of the following languages?

1. Spanish 2. Vietnamese 3. Chinese 4. Other, _____ required 5. No other language
9. DK/NR

24A. Are you physically able to read TRS publications if they appear in print?

1. Yes 2. No 9. DK/NR

24B. If TRS made its print publications available in the following alternative formats, which would you likely use? (CHECK ALL THAT APPLY)

01. Large Print
02. Braille

- 03. CD-ROM
- 04. Through a TDD device
- 05. Audiotape
- 06. Videotape
- 07. DVD
- 08. Internet
- 09. Email
- 99. DK/NR

Facilities (B)

26. In the past 12 months, have you ever visited TRS' administrative offices in Austin to discuss your benefits?

- 1. Yes
- 2. No (skip to 27)
- 9. DK/NR (Skip to 27)

26A. Please rate the TRS' administrative offices as excellent, good, fair or poor in the following areas:

	Excellent	Good	Fair	Poor	NR/DK
Q26A. Parking	1	2	3	4	9
Q26B. Easy access to TRS facilities	1	2	3	4	9

Q26C. Do you have any physical disabilities that make it difficult to access buildings?

- 1. Yes
- 2. No
- 9. DK/NR

Complaints (B)

27. Have you ever filed a complaint regarding TRS?

- 1. Yes (ASK (27A-C))
- 2. No (SKIP TO 28)
- 9. DK/NR (SKIP TO 28)

27A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' response?

- 1. Very satisfied
- 2. Satisfied
- 3. Dissatisfied
- 4. Very dissatisfied
- 9. DK/NR

27B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the courteousness of the TRS employee responding to your complaint?

- 1. Very satisfied
- 2. Satisfied
- 3. Dissatisfied
- 4. Very dissatisfied
- 9. DK/NR

27C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of TRS' response?

- 1. Very satisfied
- 2. Satisfied
- 3. Dissatisfied
- 4. Very dissatisfied
- 9. DK/NR

Satisfaction with Overall TRS Member Services (B)

28. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' member services?

- 1. Very satisfied
- 2. Satisfied
- 3. Dissatisfied
- 4. Very dissatisfied
- 9. DK/NR

29. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be? _____

30. Did you retire within the last 12 months or more than 12 months ago?

1. Within the past 12 months
2. More than 12 months ago

GENDER. Please tell us your gender.

1. Female 2. Male

Teacher Retirement System of Texas Active Member Survey 2016

Hello, my name is _____ and I am calling from the Public Policy Research Institute at Texas A&M. The Teacher Retirement System of Texas is conducting a survey of its members and I would like to talk to _____. (TO RESPONDENT) The Teacher Retirement System is conducting a survey to determine how its members evaluate the services provided by the agency. This survey is NOT intended to ask members to evaluate their retirement and other related benefits since such benefits are determined by the Texas Legislature—not by TRS. The questions that I want to ask you will take between 20 and 25 minutes and your answers will be useful as decisions are made about member services. All of your answers will be kept confidential.

Your participation in this study is voluntary. Your decision to participate or not participate will have no effect on your rights or benefits. This project has been reviewed and approved by Institutional Review Board at Texas A&M. If you have any questions you may call 979.458.4067. Are you able to help us by participating in the survey?

TRS-ActiveCare

1. Are you employed by a district/entity (Probe) participating in TRS-ActiveCare?
1. Yes 2. No (skip q13) 9. DK/NR (skip q13)
2. Did the TRS-ActiveCare Enrollment Guide that you received provide clear information about the plan options and benefits available to you?
1. Very clear 2. Clear 3. Unclear 4. Very unclear 9. DK/NR
3. Are you enrolled in TRS-ActiveCare 1-HD, 2, or 3?
1. Yes (ask 3A-3G) 2. No (SKIP to 12) 9. DK/NR (SKIP to 12)

For the following questions, please answer Very Satisfied, Satisfied, Dissatisfied, or Very dissatisfied. How satisfied were you with the service you have received from Aetna when you incurred medical claims?

- 3A. The service you have received from Aetna when you incurred medical claims?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
5. Never submitted a claim – skip to 3D 9. DK/NR
- 3B. The timeliness of the response to your claims? [Add as necessary, were you very satisfied, satisfied, dissatisfied, or very dissatisfied].
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR
- 3C. The accuracy of the response to your claims? [Add as necessary, were you very satisfied, satisfied, dissatisfied, or very dissatisfied].
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR
- 3D. The service you received when filling your prescriptions through Caremark? [Add as necessary, were you very satisfied, satisfied, dissatisfied, or very dissatisfied].
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
5. Never used this service – skip to 4 9. DK/NR

- 3E. The timeliness of the prescription delivery through Caremark? [Add as necessary, were you

very satisfied, satisfied, dissatisfied, or very dissatisfied].

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

3F. The accuracy of the prescription delivery through Caremark? [Add as necessary, were you very satisfied, satisfied, dissatisfied, or very dissatisfied].

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

3G. Caremark's retail pharmacy network? [Add as necessary, were you very satisfied, satisfied, dissatisfied, or very dissatisfied].

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

4. Have you ever called the TRS-ActiveCare staff in Austin?

1. Yes (ASK 4A) 2. No (SKIP TO 5) 9. DK/NR (SKIP TO 5)

4a. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when you called them?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

5. Have you called the TRS-ActiveCare Aetna customer service office?

1. Yes (ASK 5A) 2. No (SKIP TO 6) 9. DK/NR (SKIP TO 6)

5a. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when you called them?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

6. Have you called the TRS-ActiveCare Caremark customer service office?

1. Yes (6A) 2. No (SKIP TO 7) 9. DK/NR (SKIP TO 7)

6a. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when called them?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

7. Are you enrolled in a TRS-ActiveCare HMO?

1. Yes (ASK 7A) 2. No (SKIP TO 8) 9. DK/NR (SKIP TO 8)

7A. Have you called your HMO's customer service office in the past 12 months?

1. Yes (ASK 7B) 2. No (SKIP TO 8) 9. DK/NR (SKIP TO 8)

7B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when called them?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

8. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS-ActiveCare service?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

9. Considering your healthcare benefits only, aside from your premiums, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the benefits under TRS-ActiveCare as being sufficient to meet your health care needs?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

10. Have you ever accessed information about your healthcare benefits through the TRS-ActiveCare Web site?

1. Yes 2. No (SKIP TO 13) 9. DK/NR (SKIP TO 13)
11. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS-ActiveCare Website information?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR (ALL CHOICES SKIP to Q13)

12. What were the reasons you did not enroll in TRS-ActiveCare coverage? Please check all that apply:
- | | Mentioned | Not mentioned |
|--|-----------|---------------|
|--|-----------|---------------|

I have health care coverage available elsewhere.	1	2
Cost is too high.	1	2
I don't feel a need for health care coverage.	1	2
Other, _____		

TRS Benefit Counselors (B)

13. Have you met with a TRS benefit counselor in Austin or another Texas City in the last 12 months?
1. Yes 2. No (SKIP TO Q14) 9. NR/DK (SKIP TO Q14)
- 13A. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR
- 13B. Did the counselor demonstrate a thorough knowledge of member benefits?
1. Yes 2. No 9. DK/NR
- 13C. Was the counselor courteous?
1. Yes 2. No 9. DK/NR

TRS Telephone Counseling Center (B)

14. Have you called TRS' toll-free telephone counseling center and spoken with a counselor in the past 12 months?
1. Yes (ASK 14A-D) 2. No (SKIP TO Q14D) 9. DK/NR (SKIP TO Q14D)
- 14A. Was it very easy, easy, difficult, or very difficult to reach a representative in the telephone counseling center?
1. Very easy 2. Easy 3. Difficult 4. Very difficult 9. DK/NR
- 14B. Was the TRS representative who assisted you very courteous, courteous, not too courteous, or not at all courteous?
1. Very courteous 2. Courteous 3. Not too courteous 4. Not at all courteous
9. DK/NR
- 14C. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR
- Q14D. Have you asked TRS to send you any material through the mail in the past 12 months?
1. Yes (ASK 14D.1) 2. No (SKIP TO 16) 9. DK/NR (SKIP TO 16)
- 15D.1. Did you receive it in a very timely manner, a timely manner, not too timely, not at all timely, or did you not receive the material?
1. Very timely (ASK 15D.2) 2. Timely (ASK 15D.2)
3. Not too timely (ASK 15D.2) 4. Not at all timely (ASK 15D.2)

5. Did not receive (SKP 16) 6. Did not request materials (ASK Q16)
 9. DK/NR (SKIP TO 16)

15.D.2 Did the material(s) contain the information you requested?

1. Yes 2. No 9. DK/NR

16. In the past 12 months, have you attended a community meeting, a group benefit seminar or a Report Card Tour presented by a TRS representative?

1. YES
 2. NO
 9. DK/NR

If ans > 1 skp Q17

Q16A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the information you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
 9. DK/NR

Written Requests for Information (B)

17. Have you mailed any *written requests* for information to TRS in the past 12 months?

1. Yes (ASK 17A-B) 2. No (SKIP TO 18) 9. DK/NR (SKIP TO 18) 17A.

Was the response you received very timely, timely, not too timely, not timely at all, or did you not receive a response?

1. Very timely 2. Timely 3. Not too timely 4. Not at all timely
 5. Did not receive 9. DK/NR

17B. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
 9. DK/NR

Automated Telephone System (B)

18. Are you aware of the toll-free TRS automated telephone system that provides automated (recorded) information about TRS benefits and services?

1. Yes (ASK 18A-D) 2. No (SKIP TO 19) 9. DK/NR (SKIP TO 19)

18A. How often have you called TRS the automated telephone system in the past 12 months?

1. Never called just knew there was one (skip to question 19)
 2. Once 2. 2-3
 3. 4-5
 4. 6 or more
 9. DK/NR (SKIP to 19)

18B. Did you find the automated telephone system very easy, easy, difficult, or very difficult to use?
1. Very easy 2. Easy 3. Difficult 4. Very difficult 9. DK/NR 18C.

Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the automated service that you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

18D. Was the information provided to you on the automated telephone system very understandable, understandable, not too understandable, or not at all understandable?

1. Very understandable 2. Understandable 3. Not too understandable
4. Not at all understandable 9. DK/NR

Internet (B)

19. Do you have access to the Internet from home, work, both, some other place or not at all?

1. Home 2. Work 3. Both 4. Some other place
5. Not at all (skip to 28) 9. NR/DK (skip to 28)

20. How often do you access the Internet using the following devices?

Daily.
A few times a week
A few times a month.
Less than once a month
A few times a year.
Never/DK
NR

20A. Desktop or Laptop Computer 20B.

Tablet (iPad, etc.)

20C. Smart Phone (iPhone, Android, etc.)

20D. Which one do you use most often for internet access?

Desktop computer Laptop
computer Tablet (iPad, etc.)
Smart Phone (iPhone, Android, etc.)
9. DK/NR

21. Are you aware that TRS has a Website?

1. Yes (ASK 21A-C) 2. No (SKIP TO 22) 9. DK/NR (SKIP TO 22) 21A.

How often have you visited the TRS website in the past year?

1. Once 2. 2-3
3. 4-5
4. 6 or more times
5. never (never visited web site skip to 22)
9. DK/NR

21B. Was the TRS website very easy, easy, difficult, or very difficult to use?

1. Very easy 2. Easy 3. Difficult 4. Very difficult 9. DK/NR 21C.

Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the amount and type of information that you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR

22. Would you be very likely, likely, or not likely to use Internet access to obtain account information such as: your annuity verifications, and 1099-R forms?

1. Very likely (GO TO 23) 2. Likely (GO TO 23) 3. Not likely (ASK 22a) 9. NR/DK 22a. Why do you think you would not access this information on-line over the Internet?

23. *MyTRS* is the online access portion of the TRS website that helps members plan for retirement, keep track of their personal accounts as well as view and print important documents from TRS such as annual statements and 1099 forms before they become available by mail. Members can also access their personal account information without entering their social security numbers online.

23a. Have you ever visited *MyTRS*? 1. YES 2. NO (SKIP TO 24) 9. DK/NR (SKIP TO 24)
(If respondent has never visited *MyTRS*, skip to 24)

23b. How frequently do you visit *MyTRS*?

daily, weekly, monthly, a few times a year, once a year, never, or DK/NR
(SKIP TO 24)

(If respondent has never visited *MyTRS*, skip to 24)

23c. Why did you visit *MyTRS*? Please check as many of the following reasons that apply:

- 01. Obtain personalized retirement estimates using unaudited data on file with TRS.
- 02. View and/or print a copy of your most recent annual statement of account.
- 03. View your account balance, including current-year contributions received to date by TRS.
- 04. Request a bill for reinstatement of withdrawn service.
- 05. Obtain information on your withdrawn, unreported, military and out-of-state special service credit purchases that are already in progress.
- 06. Register for group benefit presentations held around the state.
- 07. Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed.
- 08. Receive important TRS announcements of meetings, webcasts, presentations and other events.
- 09. Change your address on record in TRS files.
- 10. Other, (specify)
- 99. DK/NR

MyTRS E-Mail Subscriptions

24. *MyTRS*, TRS' email subscription service, is a feature of the *MyTRS* section of the TRS website. It enables members and retirees to receive notification of TRS publications and announcements via email when they register their e-mail addresses with TRS. Sending such information by email helps TRS reach you more quickly, reduce the need for paper mailings and save pension fund expenses.

24a. Were you aware of this program?

1. YES
2. NO (SKIP 24C)
9. DK/NR (SKIP 24C)

24b. Are you currently signed up to participate in this program?

1. YES (SKIP TO 26)
2. NO
9. DK/NR

If answer = 1 skip 26

24c. Would you consider receiving TRS information by email instead of mail?

1. YES (SKIP 26)
2. NO
9. DK/NR

24d. If no, why not? (OPEN END RESPONSE)

24e. What is the reason you have not visited the *MyTRS* website?

1. I was not aware of *MyTRS*.
2. I do not have Internet access.
3. I am not sure how to register for *MyTRS*.
4. I have no reason to register for *MyTRS* at this time.
5. Other (specify)_____
9. DK/NR

Q26: Would you be very likely, likely, unlikely or very unlikely to use the following social media channels _ [fill each a-g] to obtain TRS-related information? How about . . . [fill next]

Social Media Channel	Very Likely	Likely	Unlikely	Very Unlikely	DK/NR
26a. Facebook	1	2	3	4	9
26b. Twitter	1	2	3	4	9
26c. Linked In	1	2	3	4	9
26d. Blogs	1	2	3	4	9
26e. RSS feeds	1	2	3	4	9
26f. YouTube	1	2	3	4	9

Are you aware that TRS has the following?

- | | | |
|----------------------------------|---------|------------|
| 26J. A Facebook page? Yes ____ | No ____ | DK/NR ____ |
| 26K. A Twitter account? Yes ____ | No ____ | DK/NR ____ |
| 26L. A LinkedIn page? Yes ____ | No ____ | DK/NR ____ |
| 26M. A YouTube channel? Yes ____ | No ____ | DK/NR ____ |

27. Are you aware that the TRS Website has in the past featured videos regarding member benefits?

- | | | |
|-----------------|---------------------|-----------------------|
| 1. Yes (ASK 27) | 2. No. (SKIP TO 28) | 9. DK/NR (SKIP TO 28) |
|-----------------|---------------------|-----------------------|

27G. Did you ever view any TRS videos on the TRS Website or YouTube?

- | | | |
|------------------|-------------------|----------------------|
| 1. Yes (ASK 27H) | 2. No (GO TO 27I) | 9. DK/NR (GO TO 27I) |
|------------------|-------------------|----------------------|

How would you describe your level of satisfaction with the videos that you watched?

- | | | | |
|-------------------|--------------|-----------------|----------------------|
| 1. Very satisfied | 2. Satisfied | 3. Dissatisfied | 4. Very dissatisfied |
| 9. DK/NR | | | |

ALL responses SKIP to Q28

27I. Which one of the following reasons best describes why you never viewed a video on the TRS Website?

1. *I was unaware of this option*
2. *I did not know how to view the videos*
3. *I prefer to get benefit information through written materials.*
4. *I had no need to view the benefit information in the videos.*
9. *DK/NR*

Benefit Payments (B)

28. Have you requested an *estimate* of your retirement from TRS?

- | | | |
|--------------------|--------------------|-----------------------|
| 1. Yes (ASK 28A-C) | 2. No (SKIP TO 29) | 9. DK/NR (SKIP TO 29) |
|--------------------|--------------------|-----------------------|

28A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of your estimate?

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied
5. Requested but has not received
9. DK/NR

(If has not received material, skip to 29)

28B. Was it very easy, easy, not too easy, or not at all easy to understand your estimate?

- | | | | | |
|--------------|---------|-----------------|--------------------|----------|
| 1. Very easy | 2. Easy | 3. Not too easy | 4. Not at all easy | 9. DK/NR |
|--------------|---------|-----------------|--------------------|----------|

28C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of your estimate?

- | | | | | |
|-------------------|--------------|-----------------|----------------------|----------|
| 1. Very satisfied | 2. Satisfied | 3. Dissatisfied | 4. Very dissatisfied | 9. DK/NR |
|-------------------|--------------|-----------------|----------------------|----------|

29. Have you ever requested and received a bill from TRS for any special service credit you considered purchasing?
1. Yes (ASK 29A-B) 2. No (SKIP TO 30) 9. DK/NR (SKIP TO 30)
- 29A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the billing?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR
- 29B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the billing?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

The next few questions pertain to long-term care insurance and not TRS-Care health care benefits.

Long-Term Care Insurance

30. Are you currently enrolled in the Genworth group long-term care insurance program offered by TRS?
1. Yes (SKIP TO 31) 2. No (ASK 30) 9. DK/NR (ASK 30A)
- 30A. Have you ever reviewed a Genworth group long-term care insurance enrollment kit to determine if this coverage may be right for you?
1. Yes (ASK 30B.1-B.3) 2. No (ASK 30C.1) 9. DK/NR (ASK 30C.1)

FOR THOSE WHO REVIEWED THE KIT

30.B.3. What were the reasons you did not purchase Genworth's group long-term care insurance through TRS: (CHECK ALL THAT APPLY, THEN SKIP TO 31)

	Mentioned	Not mentioned
I am not eligible for this program	1	2
I already have long-term care insurance.	1	2
Cost is too high.	1	2
Coverage did not offer features you want.	1	2
I don't feel a need for this coverage.	1	2
Have alternative coverage (through spouse or elsewhere).	1	2
Other, ____		

FOR THOSE WHO HAVE NOT REVIEWED THE KIT

30C.1. Why have you not requested an enrollment kit? (CHECK ALL THAT APPLY, THEN SKIP TO 31)

	Mentioned	Not mentioned
I am not eligible for this program	1	2
I already have long-term care insurance.	1	2
Cost is too high.	1	2
Coverage did not offer features you want.	1	2
I don't feel a need for this coverage.	1	2
I don't know how to obtain a kit	1	2
Have alternative coverage Through spouse or elsewhere	1	2
Other, _____		

TRS Benefits Handbook (B)

31. Are you aware that every two years TRS publishes an updated *TRS Benefits Handbook for members and annuitants*, which is a summary of their plan benefits?

1. Yes (ASK 31A-C)
2. No (SKIP TO 32)
3. Aware that there was one but has never seen one (If aware but has never received, skip to 32)
9. DK/NR (SKIP TO 32)

31_1. Do you always, sometimes, seldom, or never read the *TRS Benefits Handbook* when a new one is published?

1. Always (ASK 31A-C)
2. Sometimes (ASKB 31A-C)
3. Seldom (ASK 31-C)
4. Never (SKIP TO 32)
9. DK/NR

IF (ANS > 3) SKIP TO 32

31A. Is the information in the handbook very clear, clear, unclear, or very unclear?

1. Very clear
2. Clear
3. Unclear
4. Very unclear
9. DK/NR 31B.

Is the handbook very easy, easy, difficult, or very difficult to use?

1. Very easy
2. Easy
3. Difficult
4. Very difficult
9. DK/NR

31C. Is the handbook very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful 9. DK/NR 31D. What is the most likely reason you would refer to the *TRS Benefits Handbook*?

1. To obtain information that will help you decide when to retire
2. To estimate how much you will receive in TRS retirement benefits
3. To learn about TRS health care benefits
4. To learn about TRS employment-after-retirement opportunities
5. To learn about purchasing TRS special service credit
6. To better understand your TRS benefits in general
7. Other (SPECIFY)
9. DK/NR

32. In order to significantly reduce printing and postage expenses, TRS discontinued mailing *TRS Benefit Handbooks* to all 1.4 million members and retirees beginning in late 2013. Instead, TRS sent an email message, with a link to the new handbook, to all members and retirees who have registered through *MyTRS* and (2) notified all members and retirees through the *TRS News* when the new handbook was added to the TRS website. TRS will continue mailing handbooks to anyone who requests one.

As a result, if in the future you wished to view the latest *TRS Benefits Handbook*, which of the following would you do?

1. Visit the website to view and/or print the latest handbook.
2. Register through *MyTRS* and request that an email message be sent to me with a link to the new handbook.
3. Contact TRS to request that the new handbook be mailed to me.
4. I would not obtain a new handbook.
9. DK/NR

Note to Surveyor: If the answer is D., then ask the respondent the following:

32A. Why not? _____ (Open-ended)

TRS News (B)

33. Are you aware of *TRS News*, the newsletter that TRS mails to all annuitants approximately three times a year?

1. Yes (ASK 33A-C)
2. No (SKIP TO 34)
9. DK/NR (SKIP TO 34)

33_1. Do you always, sometimes, seldom, or never read the *TRS News* when you receive it?

1. Always (ASK 33A-C)
2. Sometimes (ASK 33A-C)
3. Seldom (ASK 33A-C)
4. Never (skip 34)
9. DK/NR

33A. Is the information in the *TRS News* very clear, clear, unclear, or very unclear?

1. Very clear
2. Clear
3. Unclear
4. Very unclear
5. Only aware of newsletter but has never received one
(If never received skip to 34)
9. DK/NR

33B. Is the *TRS News* very useful, useful, not too useful, or not at all useful to you?

1. Very useful
2. Useful
3. Not too useful
4. Not at all useful
9. DK/NR

33C. When reading the *TRS News*, are the following of great interest, interest, little interest, or no interest to you?

Area	Great interest	Interest	Little interest	No interest	DK/NR
33D. TRS Benefits	1	2	3	4	9
33E. TRS Investments	1	2	3	4	9
33F. Health Care Coverage	1	2	3	4	9
33G. State and Federal Developments Relating to Pension Plans	1	2	3	4	9
33H. Retirement Planning and Contemporary Retirement Issues	1	2	3	4	9
33I Other issues (if ans> 3 skip to 34) 33OTH _____	1	2	3	4	9

TRS Annual Statement of Account (AM)

34. Are you aware of the Annual Statement of Account that TRS mails each year to active members?

1. Yes (ASK 34A-C) 2. No (SKIP TO 35A) 9. DK/NR (SKIP TO 35A)

34A. Would you say that the information in your statement is very consistent with your records, consistent with your records, inconsistent with your records, or very inconsistent with your records?

1. Very consistent with your records
2. Consistent with your records
3. Inconsistent with your records
4. Very inconsistent with your records
5. Aware but has never received their statement (If never received, skip to 35)
9. DK/NR

34B. Would you say that the information in your statement is very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear 9. DK/NR

34C. Is your statement very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful 9. DK/NR

35. Is it very important, important, unimportant, or very unimportant to you for TRS to include the following information in your annual statement?

Information	Very important	Important	Unimportant	Very unimportant	DK/NR
35A. Total account balance	1	2	3	4	9
35B. Highest three or five annual salaries	1	2	3	4	9
35C. Years of TRS service credit	1	2	3	4	9
35D. Your retirement eligibility status	1	2	3	4	9
35E. Information that enables you to estimate your TRS retirement benefits (salary average, multiplier, etc.)	1	2	3	4	9
35F. Tax status of your account balance (pre-tax and post-tax)	1	2	3	4	9
35G. Amount that you contributed this fiscal year	1	2	3	4	9
35H. Estimate of your retirement benefits	1	2	3	4	9
35I. Brief benefit information about items such as insurance offerings	1	2	3	4	9
35J. Name of your current beneficiary(ies)	1	2	3	4	9

Other Publications (AM)

36. Do you always, sometime, seldom, or never read TRS information brochures on TRS programs and services?

1. Always (ASK 36A-C) 2. Sometimes (ASK 36A-C)
 3. Seldom (ASK 36A-C) 4. Never (SKIP TO 37) 9. DK/NR

(SKIP TO 37)

36A. Is the information very accurate, accurate, inaccurate, or very inaccurate?

1. Very accurate 2. Accurate 3. Inaccurate 4. Very inaccurate
 9. DK/NR

36B. Is the information very useful, useful, not too useful, or not at all useful?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful
 9. DK/NR

36C. Is the content very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear
 9. DK/NR

Other Communications Issues (B)

For the following questions please answer Very Likely, Likely, Unlikely, or Very Unlikely.

37. If you wished to obtain general *TRS information*, how likely would you be to?

Action	Very likely	Likely	Unlikely	Very unlikely	DK/NR
37A. Call the toll-free TRS telephone number and use the automated telephone system	1	2	3	4	9
37B. Call the toll-free TRS telephone number and speak with a counselor	1	2	3	4	9
37C. Go to the TRS offices to speak with a counselor	1	2	3	4	9
37D. Go to the TRS Website	1	2	3	4	9
37E. Refer to the <i>TRS Benefits Handbook</i> or a TRS brochure describing a particular benefit	1	2	3	4	9
37F. Send TRS a letter requesting information	1	2	3	4	9
37G. Send TRS an email message requesting general (non-specific or non-personal) information	1	2	3	4	9
37H. Register for & attend a TRS group benefit presentation in my area of the state	1	2	3	4	9
37I. Go to a social media site; Facebook, Twitter etc.	1	2	3	4	9

38. If you wanted to discuss your *TRS account-specific benefits* with a TRS counselor, how likely would you be to do the following – (Read each option) would you say very likely, somewhat likely, somewhat unlikely, or very unlikely?

38A. Visit the Headquarters in Austin

38B. Visit a regional TRS office within 100 miles of where you live

38C. Correspond by email

38D. Live text chat with a TRS counselor

38E. Live video chat with a TRS counselor

38. Do you *require* that TRS information be available in any of the following languages?

1. Spanish

2. Vietnamese

3. Chinese

4. Other, _____

5. No / No other languages

9 DK/NR

39. Are you physically able to read TRS publications if they appear in print?

1. Yes

2. No

9. DK/NR

40A. If TRS made its print publications available in the following alternative formats, which would you likely use? (CHECK ALL THAT APPLY)

- 01. Large Print
- 02. Braille
- 03. CD-ROM
- 04. Through a TDD device
- 05. Audiotape
- 06. Videotape
- 07. DVD
- 08. Internet
- 09. Email
- 99. DK/NR

41. Are you saving for retirement outside of your TRS pension plan in a private savings vehicle such as a 403(b) or IRA?

- 1. Yes => q41a
- 2. No => q41b
- 9. DK/NR (SKIP TO Q41B)

Q41a: If yes, what type of account?

- 1. 403(b)
 - 2. IRA
 - 3. Cash account (e.g. CD's, money market, or savings account)
 - 4. Stocks or bonds
 - 5. Other
 - 9. DK/NR
- (ALL RESPONSES SKIP TO 42)

Q41B. If no, then do any of the following reasons apply as to why you are not saving for retirement outside of your TRS pension plan?

- 1. I do not think I need to save extra outside of my TRS pension plan
- 2. It seems too far away to save for now
- 3. I do not have enough after my expenses are paid to save for retirement outside of my TRS pension plan
- 4. I don't know how to save for retirement outside of my TRS pension plan
- 5. None of those are the reason

Q42. Have you estimated how much income you will need in retirement?

- 1. Yes
- 2. No => q42a
- 9. DK/NR

Q42a. If no, do any of the following reasons apply as to why you have not estimated how much income you will need in retirement?

1. I think my TRS pension will give me the income I need in retirement; so, I don't need to estimate anything else.
2. It seems too far away to think about estimating how much income I will need in retirement
3. I don't know how to estimate how much I need in retirement
4. None of those are the reason
9. DK/NR

Q43. How knowledgeable do you feel about ways to save for retirement outside of your TRS pension plan?

1. Very knowledgeable
2. Knowledgeable
3. Somewhat knowledgeable
4. Not at all knowledgeable
9. DK/NR

Q44. If you have gathered information on ways to save for retirement outside of your TRS pension plan, where have you gotten most of your information?

1. Financial planner
2. Financial web sites
3. Social media (e.g. You Tube videos, Facebook, etc.)
4. Books / magazines
5. Friends / Family
6. Other
9. DK/NR

Facilities (B).

45. Have you ever visited TRS' administrative offices in Austin to discuss your benefits?

1. Yes (ASK 42) 2. No (SKIP TO 47) 9. DK/NR (SKIP TO 47)

46. Please rate the TRS' administrative offices in Austin as excellent, good, fair or poor in the following areas:

	Excellent	Good	Fair	Poor	NR/DK
46A. Parking	1	2	3	4	9
46B. Easy access to TRS facilities	1	2	3	4	9

46A1. Do you have any physical disabilities that make it difficult to access buildings?

1. Yes
2. No
9. DK/NR

Complaints (B)

47. Have you ever filed a complaint regarding TRS?

1. Yes (ASK (43A-C) 2. No (SKIP TO 48) 9. DK/NR (SKIP TO 48)

47A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' response?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

47B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the courteousness of the TRS employee responding to your complaint?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

47C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of TRS' response?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

Satisfaction with Overall TRS Member Services (B)

48. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' member services?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 9. DK/NR

49. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be?

GENDER. Please tell us your gender.

1. Female 2. Male